



RISE TPO Wholesale Rate Sheet

RiseTPO.com

Ratesheet Code: RS-WS

Effective Date:

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Lock Expiration Days	
15 Day	10/29/26
30 Day	11/13/26
45 Day	11/30/26
60 Day	12/13/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2026 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
2027 Conforming Loan Limits	
# of Units	Loan Limits
1	\$845,000
2	\$1,081,950
3	\$1,307,800
4	\$1,625,350

Allowable Fees	
Click Here	
Reloack Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list	
Corporate Headquarters:	Phone: 866-328-8059
	Email: Inquires@risetpo.com
Lock Desk:	Phone: 949-679-7400
	Email: LockDesk@risetpo.com
NonQM Lock Desk:	Phone: Email Only
	Email: LockDesk@risetpo.com
Prime Loan Scenarios:	Phone: Email Only
	Email: Scenarios@risetpo.com
NonQM Scenarios:	Phone: Email Only
	Email: NonQMScenarios@risetpo.com
Bank Statement Calc:	Phone: Email Only
	Email: QuickCalc@risetpo.com
Jumbo Scenarios:	Phone: Email Only
	Email: JumboScenario@risetpo.com
CD Desk:	Phone: Email Only
	Email: CD@risetpo.com
Funding Department:	Phone: Email Only
	Email: Funding@risetpo.com
Loan Setup	Phone: Email Only
	Email: Setup@risetpo.com

*For turn times, please reach out to your AE.

Announcements



Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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* Any lock requests submitted after hours will be subject to market movement.

** Lock Desk turn times are 2 hours.



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 15, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.506	95.421	95.339	95.252	5.990	95.182	95.097	95.015	94.928	5.750	96.027	95.911	95.800	95.681
6.125	96.212	96.127	96.045	95.958	6.125	95.924	95.839	95.757	95.670	5.875	96.658	96.542	96.431	96.312
6.250	96.848	96.763	96.681	96.594	6.250	96.573	96.487	96.406	96.319	5.990	97.227	97.111	97.000	96.881
6.375	97.591	97.505	97.424	97.337	6.375	97.315	97.230	97.148	97.061	6.125	97.867	97.751	97.640	97.521
6.500	98.183	98.097	98.016	97.929	6.500	97.908	97.822	97.741	97.654	6.250	98.421	98.304	98.193	98.075
6.625	98.654	98.553	98.457	98.354	6.625	98.379	98.278	98.182	98.079	6.375	99.094	98.977	98.866	98.748
6.750	99.359	99.258	99.162	99.059	6.750	99.084	98.983	98.887	98.784	6.500	99.614	99.498	99.387	99.268
6.875	99.843	99.726	99.613	99.493	6.875	99.568	99.451	99.338	99.218	6.625	99.985	99.868	99.757	99.638
6.990	100.499	100.382	100.270	100.149	6.990	100.224	100.107	99.995	99.874	6.750	100.301	100.169	100.050	99.923
7.125	101.075	100.958	100.846	100.725	7.125	100.800	100.683	100.571	100.450	6.875	100.675	100.543	100.424	100.296
7.250	101.562	101.443	101.328	101.206	7.250	101.287	101.168	101.053	100.931	6.990	101.226	101.094	100.975	100.847
7.375	102.083	101.917	101.768	101.609	7.375	101.808	101.642	101.493	101.334	7.125	101.703	101.571	101.452	101.325
7.500	102.562	102.376	102.206	102.025	7.500	102.287	102.101	101.931	101.750	7.250	101.650	101.534	101.421	101.300
7.625	102.997	102.810	102.636	102.450	7.625	102.710	102.523	102.349	102.162	7.375	102.074	101.957	101.844	101.724
7.750	103.110	102.970	102.847	102.715	7.750	102.815	102.675	102.552	102.420	7.500	102.472	102.355	102.242	102.122
7.875	103.520	103.381	103.258	103.126	7.875	103.225	103.086	102.963	102.831	7.625	102.842	102.725	102.612	102.492
7.990	103.764	103.624	103.501	103.369	7.990	103.469	103.329	103.206	103.074	7.750	103.101	102.951	102.820	102.680
8.125	104.127	103.988	103.865	103.733	8.125	103.832	103.693	103.570	103.438	7.875	103.531	103.392	103.269	103.137
										7.990	103.772	103.633	103.510	103.378
										8.125	104.179	104.040	103.917	103.785

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.156	96.090	96.020	95.945	5.990	99.167	99.079	98.985	98.885	5.750	93.603	93.518	93.438	93.352
5.375	96.597	96.531	96.461	96.386	6.125	99.495	99.408	99.314	99.214	5.875	94.322	94.236	94.155	94.068
5.500	97.030	96.964	96.893	96.818	6.250	99.777	99.690	99.596	99.496	5.990	95.106	95.021	94.939	94.852
5.625	97.457	97.391	97.321	97.245	6.375	100.164	100.077	99.983	99.883	6.125	95.812	95.727	95.645	95.558
5.750	98.066	97.979	97.885	97.784	6.500	100.403	100.315	100.221	100.121	6.250	96.448	96.363	96.281	96.194
5.875	98.492	98.405	98.311	98.211	6.625	100.529	100.441	100.348	100.247	6.375	97.191	97.105	97.024	96.937
5.990	98.871	98.784	98.690	98.590	6.750	100.493	100.399	100.297	100.189	6.500	97.783	97.697	97.616	97.529
6.125	99.299	99.211	99.118	99.017	6.875	100.594	100.500	100.398	100.289	6.625	98.254	98.153	98.057	97.954
6.250	99.666	99.578	99.485	99.384	6.990	100.928	100.834	100.732	100.624	6.750	98.959	98.858	98.762	98.659
6.375	100.130	100.043	99.949	99.849	7.125	101.152	101.068	100.979	100.883	6.875	99.443	99.326	99.213	99.093
6.500	100.442	100.355	100.261	100.160	7.250	101.361	101.280	101.194	101.102	6.990	100.099	99.982	99.870	99.749
6.625	100.642	100.555	100.461	100.360	7.375	101.559	101.478	101.392	101.300	7.125	100.675	100.558	100.446	100.325
6.750	101.003	100.910	100.808	100.699	7.500	101.741	101.660	101.574	101.482	7.250	101.162	101.043	100.928	100.806
6.875	101.206	101.112	101.011	100.902	7.625	101.906	101.825	101.739	101.647	7.375	101.683	101.517	101.368	101.209
6.990	101.624	101.530	101.429	101.320	7.750	102.072	101.991	101.905	101.813	7.500	102.162	101.976	101.806	101.625
7.125	101.928	101.834	101.733	101.624	7.875	102.262	102.181	102.095	102.002	7.625	102.597	102.410	102.236	102.050
7.250	101.919	101.838	101.752	101.660	7.990	102.291	102.209	102.124	102.031	7.750	102.710	102.570	102.447	102.315
7.375	102.182	102.101	102.015	101.923	8.125	102.475	102.394	102.308	102.216	7.875	103.120	102.981	102.858	102.726
7.500	102.424	102.342	102.256	102.164						7.990	103.364	103.224	103.101	102.969
7.625	102.649	102.568	102.482	102.389						8.125	103.727	103.588	103.465	103.333
7.750	102.874	102.793	102.707	102.615										
7.875	103.249	103.168	103.082	102.990										

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	91.237	91.183	91.129	91.072	5.250	90.294	90.240	90.186	90.129	5.750	95.952	95.836	95.725	95.606
5.500	91.886	91.831	91.778	91.721	5.375	91.002	90.947	90.894	90.836	5.875	96.583	96.467	96.356	96.237
5.625	92.564	92.503	92.446	92.384	5.500	91.702	91.647	91.594	91.537	5.990	97.152	97.036	96.925	96.806
5.750	93.278	93.193	93.113	93.027	5.625	92.393	92.333	92.275	92.213	6.125	97.792	97.676	97.565	97.446
5.875	93.997	93.911	93.830	93.743	5.750	93.118	93.032	92.952	92.866	6.250	98.346	98.229	98.118	98.000
5.990	94.781	94.696	94.614	94.527	5.875	93.823	93.737	93.656	93.569	6.375	99.019	98.902	98.791	98.673
6.125	95.487	95.402	95.320	95.233	5.990	94.607	94.522	94.440	94.353	6.500	99.539	99.423	99.312	99.193
6.250	96.123	96.038	95.956	95.869	6.125	95.349	95.264	95.182	95.095	6.625	99.910	99.793	99.682	99.563
6.375	96.866	96.780	96.699	96.612	6.250	95.998	95.912	95.831	95.744	6.750	100.226	100.094	99.975	99.848
6.500	97.458	97.372	97.291	97.204	6.375	96.740	96.655	96.573	96.486	6.875	100.600	100.468	100.349	100.221
6.625	97.929	97.828	97.732	97.629	6.500	97.333	97.247	97.166	97.079	6.990	101.151	101.019	100.900	100.772
6.750	98.634	98.533	98.437	98.334	6.625	97.804	97.703	97.607	97.504	7.125	101.628	101.496	101.377	101.250
6.875	99.118	99.001	98.888	98.768	6.750	98.509	98.408	98.312	98.209	7.250	101.575	101.459	101.346	101.225
6.990	99.774	99.657	99.545	99.424	6.875	98.993	98.876	98.763	98.643	7.375	101.999	101.882	101.769	101.649
7.125	100.350	100.233	100.121	100.000	6.990	99.649	99.532	99.420	99.299	7.500	102.397	102.280	102.167	102.047
7.250	100.837	100.718	100.603	100.481	7.125	100.225	100.108	99.996	99.875	7.625	102.767	102.650	102.537	102.417
7.375	101.358	101.192	101.043	100.884	7.250	100.712	100.593	100.478	100.356	7.750	103.026	102.876	102.745	102.605
7.500	101.837	101.651	101.481	101.300	7.375	101.233	101.067	100.918	100.759	7.875	103.456	103.317	103.194	103.062
7.625	102.272	102.085	101.911	101.725	7.500	101.712	101.526	101.356	101.175	7.990	103.697	103.558	103.435	103.303
7.750	102.385	102.245	102.122	101.990	7.625	102.135	101.948	101.774	101.587	8.125	104.104	103.965	103.842	103.710
7.875	102.795	102.656	102.533	102.401	7.750	102.240	102.100	101.977	101.845					
7.990	103.039	102.899	102.776	102.644	7.875	102.650	102.511	102.388	102.256					
8.125	103.402	103.263	103.140	103.008	7.990	102.894	102.754	102.631	102.499					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.500	100.292	100.205	100.111	100.010	6.500	100.453	100.365	100.271	100.171					
6.625	100.492	100.405	100.311	100.210	6.625	100.579	100.491	100.398	100.297					
6.750	100.853	100.760	100.658	100.549	6.750	100.543	100.449	100.347	100.239					
6.875	101.056	100.962	100.861	100.752	6.875	100.644	100.550	100.448	100.339					
6.990	101.474	101.380	101.279	101.170	6.990	100.978	100.884	100.782	100.674					
7.125	101.778	101.684	101.583	101.474	7.125	101.202	101.118	101.029	100.933					
7.250	101.769	101.688	101.602	101.510	7.250	101.411	101.330	101.244	101.152					
7.375	102.032	101.951	101.865	101.773	7.375	101.609	101.528	101.442	101.350					
7.500	102.274	102.192	102.106	102.014	7.500	101.791	101.710	101.624	101.532					
7.625	102.499	102.418	102.332	102.239	7.625	101.956	101.875	101.789	101.697					
7.750	102.724	102.643	102.557	102.465	7.750	102.122	102.041	101.955	101.863					
7.875	102.974	102.893	102.807	102.715	7.875	102.312	102.231	102.145	102.052					
7.990	103.058	102.977	102.891	102.799	7.990	102.341	102.259	102.174	102.081					
8.125	103.307	103.226	103.140	103.048	8.125	102.525	102.444	102.358	102.266					
8.250	103.788	103.707	103.621	103.529	8.250	102.946	102.864	102.779	102.686					
8.375	103.959	103.879	103.793	103.701	8.375	103.057	102.976	102.890	102.798					
8.500	104.002	103.922	103.836	103.743	8.500	102.850	102.769	102.683	102.591					



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 15, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.128	95.012	94.901	94.782	5.990	93.178	93.062	92.951	92.832	5.375	93.757	88.392	88.320	88.244
6.125	95.843	95.727	95.616	95.497	6.125	93.893	93.777	93.666	93.547	5.500	89.156	89.086	89.014	88.937
6.250	96.823	96.707	96.596	96.477	6.250	94.873	94.757	94.646	94.527	5.625	89.845	89.774	89.703	89.626
6.375	97.422	97.305	97.194	97.076	6.375	95.472	95.355	95.244	95.126	5.750	91.843	91.727	91.616	91.497
6.500	97.971	97.854	97.743	97.624	6.500	96.021	95.904	95.793	95.674	5.875	92.510	92.394	92.283	92.164
6.625	98.526	98.409	98.298	98.179	6.625	96.576	96.459	96.348	96.229	5.990	93.330	93.214	93.103	92.984
6.750	98.835	98.702	98.576	98.442	6.750	96.885	96.752	96.626	96.492	6.125	94.043	93.927	93.816	93.697
6.875	99.360	99.227	99.101	98.967	6.875	97.410	97.277	97.151	97.017	6.250	95.023	94.907	94.796	94.677
6.990	99.758	99.626	99.500	99.365	6.990	97.808	97.676	97.550	97.415	6.375	95.622	95.505	95.394	95.276
7.125	100.232	100.100	99.974	99.839	7.125	98.282	98.150	98.024	97.889	6.500	96.171	96.054	95.943	95.824
7.250	100.371	100.224	100.081	99.929	7.250	98.401	98.254	98.111	97.959	6.625	96.726	96.609	96.498	96.379
7.375	101.153	101.005	100.863	100.710	7.375	99.183	99.035	98.893	98.740	6.750	97.035	96.902	96.776	96.642
7.500	101.418	101.270	101.128	100.976	7.500	99.448	99.300	99.158	99.006	6.875	97.560	97.427	97.301	97.167
7.625	101.603	101.455	101.313	101.160	7.625	99.633	99.485	99.343	99.190	6.990	97.958	97.826	97.700	97.565
7.750	101.843	101.594	101.361	101.111	7.750	99.873	99.624	99.391	99.141	7.125	98.432	98.300	98.174	98.039
7.875	102.151	101.902	101.669	101.419	7.875	100.181	99.932	99.699	99.449	7.250	98.565	98.417	98.275	98.122
7.990	101.172	100.923	100.690	100.440	7.990	99.202	98.953	98.720	98.470	7.375	99.345	99.197	99.055	98.902
8.125	101.445	101.197	100.963	100.713	8.125	99.475	99.227	98.993	98.743	7.500	99.596	99.448	99.306	99.154
8.250	101.309	101.092	100.895	100.684	8.250	99.814	99.597	99.400	99.189	7.625	99.798	99.650	99.508	99.355
8.375	101.457	101.239	101.042	100.831	8.375	99.962	99.744	99.547	99.336	7.750	100.056	99.807	99.574	99.324
8.500	101.663	101.446	101.249	101.038	8.500	100.168	99.951	99.754	99.543	7.875	100.393	100.144	99.911	99.661
8.625	101.854	101.637	101.440	101.228	8.625	100.359	100.142	99.945	99.733	7.990	99.386	99.137	98.904	98.654

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.371	96.293	96.207	96.115	5.990	95.871	95.793	95.707	95.615
6.125	96.725	96.646	96.560	96.468	6.125	96.221	96.142	96.056	95.964
6.250	97.254	97.154	97.044	96.927	6.250	96.743	96.643	96.534	96.417
6.375	97.569	97.469	97.360	97.243	6.375	97.062	96.962	96.852	96.735
6.500	97.835	97.735	97.626	97.508	6.500	97.317	97.217	97.108	96.991
6.625	98.138	98.038	97.929	97.812	6.625	97.609	97.509	97.399	97.282
6.750	98.265	98.158	98.041	97.915	6.750	97.721	97.615	97.498	97.372
6.875	98.544	98.438	98.321	98.195	6.875	97.989	97.883	97.766	97.640
6.990	98.737	98.630	98.513	98.387	6.990	98.166	98.060	97.942	97.817
7.125	98.973	98.867	98.750	98.624	7.125	98.387	98.280	98.163	98.037
7.250	98.771	98.678	98.576	98.467	7.250	98.175	98.081	97.979	97.871
7.375	99.340	99.246	99.144	99.036	7.375	98.742	98.648	98.547	98.438
7.500	99.403	99.310	99.208	99.099	7.500	98.791	98.698	98.596	98.487
7.625	99.421	99.328	99.226	99.117	7.625	98.826	98.733	98.631	98.522
7.750	100.464	100.371	100.269	100.160	7.750	99.887	99.793	99.692	99.583
7.875	100.601	100.507	100.405	100.297	7.875	100.053	99.959	99.857	99.749
7.990	99.503	99.409	99.308	99.199	7.990	98.927	98.833	98.731	98.623

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.356	95.271	95.189	95.102	5.990	95.078	94.962	94.851	94.732	5.990	94.656	94.571	94.489	94.402
6.125	96.062	95.977	95.895	95.808	6.125	95.793	95.677	95.566	95.447	6.125	95.362	95.277	95.195	95.108
6.250	96.698	96.613	96.531	96.444	6.250	96.773	96.657	96.546	96.427	6.250	95.998	95.913	95.831	95.744
6.375	97.441	97.355	97.274	97.187	6.375	97.372	97.255	97.144	97.026	6.375	96.741	96.655	96.574	96.487
6.500	98.033	97.947	97.866	97.779	6.500	97.921	97.804	97.693	97.574	6.500	97.333	97.247	97.166	97.079
6.625	98.504	98.403	98.307	98.204	6.625	98.476	98.359	98.248	98.129	6.625	97.804	97.703	97.607	97.504
6.750	99.209	99.108	99.012	98.909	6.750	98.785	98.652	98.526	98.392	6.750	98.509	98.408	98.312	98.209
6.875	99.693	99.576	99.463	99.343	6.875	99.310	99.177	99.051	98.917	6.875	98.993	98.876	98.763	98.643
6.990	100.349	100.232	100.120	99.999	6.990	99.708	99.576	99.450	99.315	6.990	99.649	99.532	99.420	99.299
7.125	100.925	100.808	100.696	100.575	7.125	100.182	100.050	99.924	99.789	7.125	100.225	100.108	99.996	99.875
7.250	101.412	101.293	101.178	101.056	7.250	100.321	100.174	100.031	99.879	7.250	100.712	100.593	100.478	100.356
7.375	101.933	101.767	101.618	101.459	7.375	101.103	100.955	100.813	100.660	7.375	101.233	101.067	100.918	100.759
7.500	102.412	102.226	102.056	101.875	7.500	101.368	101.220	101.078	100.926	7.500	101.712	101.526	101.356	101.175
7.625	102.847	102.660	102.486	102.300	7.625	101.553	101.405	101.263	101.110	7.625	102.147	101.960	101.786	101.600
7.750	102.960	102.820	102.697	102.565	7.750	101.793	101.544	101.311	101.061	7.750	102.260	102.120	101.997	101.865
7.875	103.370	103.231	103.108	102.976	7.875	102.101	101.852	101.619	101.369	7.875	102.670	102.531	102.408	102.276
7.990	103.614	103.474	103.351	103.219	7.990	101.122	100.873	100.640	100.390	7.990	102.914	102.774	102.651	102.519
8.125	103.977	103.838	103.715	103.583	8.125	101.395	101.147	100.913	100.663	8.125	103.277	103.138	103.015	102.883
					8.250	101.259	101.042	100.845	100.634					
					8.375	101.407	101.189	100.992	100.781					
					8.500	101.613	101.396	101.199	100.988					
					8.625	101.804	101.587	101.390	101.178					

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.356	95.271	95.189	95.102	5.990	95.078	94.962	94.851	94.732	5.990	94.656	94.571	94.489	94.402
6.125	96.062	95.977	95.895	95.808	6.125	95.793	95.677	95.566	95.447	6.125	95.362	95.277	95.195	95.108
6.250	96.698	96.613	96.531	96.444	6.250	96.773	96.657	96.546	96.427	6.250	95.998	95.913	95.831	95.744
6.375	97.441	97.355	97.274	97.187	6.375	97.372	97.255	97.144	97.026	6.375	96.741	96.655	96.574	96.487
6.500	98.033	97.947	97.866	97.779	6.500	97.921	97.804	97.693	97.574	6.500	97.333	97.247	97.166	97.079
6.625	98.504	98.403	98.307	98.204	6.625	98.476	98.359	98.248	98.129	6.625	97.804	97.703	97.607	97.504
6.750	99.209	99.108	99.012	98.909	6.750	98.785	98.652	98.526	98.392	6.750	98.509	98.408	98.312	98.209
6.875	99.693	99.576	99.463	99.343	6.875	99.310	99.177	99.051	98.917	6.875	98.993	98.876	98.763	98.643
6.990	100.349	100.232	100.120	99.999	6.990	99.708	99.576	99.450	99.315	6.990	99.649	99.532	99.420	99.299
7.125	100.925	100.808	100.696	100.575	7.125	100.182	100.050	99.924	99.789	7.125	100.225	100.108	99.996	99.875
7.250	101.412	101.293	101.178	101.056	7.250	100.321	100.174	100.031	99.879	7.250	100.712	100.593	100.478	100.356
7.375	101.933	101.767	101.618	101.459	7.375	101.103	100.955	100.813	100.660	7.375	101.233	101.067	100.918	100.759
7.500	102.412	102.226	102.056	101.875	7.500	101.368	101.220	101.078	100.926	7.500	101.712	101.526	101.356	101.175
7.625	102.847	102.660	102.486	102.300	7.625	101.553	101.405	101.263	101.110	7.625	102.147	101.960	101.786	101.600
7.750	102.960	102.820	102.697	102.565	7.750	101.793	101.544	101.311	101.061	7.750	102.260	102.120	101.997	101.865
7.875	103.370	103.231	103.108	102.976	7.875	102.101	101.852	101.619	101.369	7.875	102.670	102.531	102.408	102.276
7.990	103.614	103.474	103.351	103.219	7.990	101.122	100.873	100.640	100.390	7.990	102.914	102.774	102.651	102.519
8.125	103.977	103.838	103.715	103.583	8.125	101.395	101.147	100.913	100.663	8.125	103.277	103.138	103.015	102.883
					8.250	101.259	101.042	100.845	100.634					
					8.375	101.407	101.189	100.992	100.781					
					8.500	101.613	101.396	101.199	100.988					
					8.625	101.804	101.587	101.390	101.178					

RISE TPO					19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: October 15, 2026														
SELECT FANNIE MAE CONFORMING FIXED RATE PRICING														
SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.756	95.671	95.589	95.502	5.250	96.406	96.340	96.270	96.195					
6.125	96.462	96.377	96.295	96.208	5.375	96.847	96.781	96.711	96.636					
6.250	97.098	97.013	96.931	96.844	5.500	97.280	97.214	97.143	97.068					
6.375	97.841	97.755	97.674	97.587	5.625	97.707	97.641	97.571	97.495					
6.500	98.433	98.347	98.266	98.179	5.750	98.316	98.229	98.135	98.034					
6.625	98.904	98.803	98.707	98.604	5.875	98.742	98.655	98.561	98.461					
6.750	99.609	99.508	99.412	99.309	5.990	99.121	99.034	98.940	98.840					
6.875	100.093	99.976	99.863	99.743	6.125	99.549	99.461	99.368	99.267					
6.990	100.749	100.632	100.520	100.399	6.250	99.916	99.828	99.735	99.634					
7.125	101.325	101.208	101.096	100.975	6.375	100.380	100.293	100.199	100.099					
7.250	101.812	101.693	101.578	101.456	6.500	100.692	100.605	100.511	100.410					
7.375	102.333	102.167	102.018	101.859	6.625	100.892	100.805	100.711	100.610					
7.500	102.812	102.626	102.456	102.275	6.750	101.253	101.160	101.058	100.949					
7.625	103.247	103.060	102.886	102.700	6.875	101.456	101.362	101.261	101.152					
7.750	103.360	103.220	103.097	102.965	6.990	101.874	101.780	101.679	101.570					
7.875	103.770	103.631	103.508	103.376	7.125	102.178	102.084	101.983	101.874					
7.990	104.014	103.874	103.751	103.619	7.250	102.169	102.088	102.002	101.910					
8.125	104.377	104.238	104.115	103.983	7.375	102.432	102.351	102.265	102.173					
					7.500	102.674	102.592	102.506	102.414					
					7.625	102.899	102.818	102.732	102.639					
					7.750	103.124	103.043	102.957	102.865					
					7.875	103.499	103.418	103.332	103.240					
					7.990	103.708	103.627	103.541	103.449					
SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.378	95.262	95.151	95.032	5.990	96.621	96.543	96.457	96.365					
6.125	96.093	95.977	95.866	95.747	6.125	96.975	96.896	96.810	96.718					
6.250	97.073	96.957	96.846	96.727	6.250	97.504	97.404	97.294	97.177					
6.375	97.672	97.555	97.444	97.326	6.375	97.819	97.719	97.610	97.493					
6.500	98.221	98.104	97.993	97.874	6.500	98.085	97.985	97.876	97.758					
6.625	98.776	98.659	98.548	98.429	6.625	98.388	98.288	98.179	98.062					
6.750	99.085	98.952	98.826	98.692	6.750	98.515	98.408	98.291	98.165					
6.875	99.610	99.477	99.351	99.217	6.875	98.794	98.688	98.571	98.445					
6.990	100.008	99.876	99.750	99.615	6.990	98.987	98.880	98.763	98.637					
7.125	100.482	100.350	100.224	100.089	7.125	99.223	99.117	99.000	98.874					
7.250	100.621	100.474	100.331	100.179	7.250	99.021	98.928	98.826	98.717					
7.375	101.403	101.255	101.113	100.960	7.375	99.590	99.496	99.394	99.286					
7.500	101.668	101.520	101.378	101.226	7.500	99.653	99.560	99.458	99.349					
7.625	101.853	101.705	101.563	101.410	7.625	99.671	99.578	99.476	99.367					
7.750	102.093	101.844	101.611	101.361	7.750	100.714	100.621	100.519	100.410					
7.875	102.401	102.152	101.919	101.669	7.875	100.851	100.757	100.655	100.547					
7.990	101.422	101.173	100.940	100.690										
8.125	101.695	101.447	101.213	100.963										
SELECT FANNIE MAE BUYDOWN														
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.606	95.521	95.439	95.352	5.990	95.328	95.212	95.101	94.982					
6.125	96.312	96.227	96.145	96.058	6.125	96.043	95.927	95.816	95.697					
6.250	96.948	96.863	96.781	96.694	6.250	97.023	96.907	96.796	96.677					
6.375	97.691	97.605	97.524	97.437	6.375	97.622	97.505	97.394	97.276					
6.500	98.283	98.197	98.116	98.029	6.500	98.171	98.054	97.943	97.824					
6.625	98.754	98.653	98.557	98.454	6.625	98.726	98.609	98.498	98.379					
6.750	99.459	99.358	99.262	99.159	6.750	99.035	98.902	98.776	98.642					
6.875	99.943	99.826	99.713	99.593	6.875	99.560	99.427	99.301	99.167					
6.990	100.599	100.482	100.370	100.249	6.990	99.958	99.826	99.700	99.565					
7.125	101.175	101.058	100.946	100.825	7.125	100.432	100.300	100.174	100.039					
7.250	101.662	101.543	101.428	101.306	7.250	100.571	100.424	100.281	100.129					
7.375	102.183	102.017	101.868	101.709	7.375	101.353	101.205	101.063	100.910					
7.500	102.662	102.476	102.306	102.125	7.500	101.618	101.470	101.328	101.176					
7.625	103.097	102.910	102.736	102.550	7.625	101.803	101.655	101.513	101.360					
7.750	103.210	103.070	102.947	102.815	7.750	102.043	101.794	101.561	101.311					
7.875	103.620	103.481	103.358	103.226	7.875	102.351	102.102	101.869	101.619					
7.990	103.864	103.724	103.601	103.469	7.990	101.372	101.123	100.890	100.640					
8.125	104.227	104.088	103.965	103.833	8.125	101.645	101.397	101.163	100.913					
					8.250	101.509	101.292	101.095	100.884					
					8.375	101.657	101.439	101.242	101.031					
					8.500	101.863	101.646	101.449	101.238					
					8.625	102.054	101.837	101.640	101.428					
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.606	95.521	95.439	95.352	5.990	95.328	95.212	95.101	94.982					
6.125	96.312	96.227	96.145	96.058	6.125	96.043	95.927	95.816	95.697					
6.250	96.948	96.863	96.781	96.694	6.250	97.023	96.907	96.796	96.677					
6.375	97.691	97.605	97.524	97.437	6.375	97.622	97.505	97.394	97.276					
6.500	98.283	98.197	98.116	98.029	6.500	98.171	98.054	97.943	97.824					
6.625	98.754	98.653	98.557	98.454	6.625	98.726	98.609	98.498	98.379					
6.750	99.459	99.358	99.262	99.159	6.750	99.035	98.902	98.776	98.642					
6.875	99.943	99.826	99.713	99.593	6.875	99.560	99.427	99.301	99.167					
6.990	100.599	100.482	100.370	100.249	6.990	99.958	99.826	99.700	99.565					
7.125	101.175	101.058	100.946	100.825	7.125	100.432	100.300	100.174	100.039					
7.250	101.662	101.543	101.428	101.306	7.250	100.571	100.424	100.281	100.129					
7.375	102.183	102.017	101.868	101.709	7.375	101.353	101.205	101.063	100.910					
7.500	102.662	102.476	102.306	102.125	7.500	101.618	101.470	101.328	101.176					
7.625	103.097	102.910	102.736	102.550	7.625	101.803	101.655	101.513	101.360					
7.750	103.210	103.070	102.947	102.815	7.750	102.043	101.794	101.561	101.311					
7.875	103.620	103.481	103.358	103.226	7.875	102.351	102.102	101.869	101.619					
7.990	103.864	103.724	103.601	103.469	7.990	101.372	101.123	100.890	100.640					
8.125	104.227	104.088	103.965	103.833	8.125	101.645	101.397	101.163	100.913					
					8.250	101.509	101.292	101.095	100.884					
					8.375	101.657	101.439	101.242	101.031					
					8.500	101.863	101.646	101.449	101.238					
					8.625	102.054	101.837	101.640	101.428					

 RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale									
Effective: October 15, 2026														
FREDDIE MAC FIXED RATE PRICING														
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.506	95.421	95.339	95.252	5.990	95.182	95.097	95.015	94.928	5.500	94.472	94.370	94.273	94.168
6.125	96.212	96.127	96.045	95.958	6.125	95.924	95.839	95.757	95.670	5.625	95.103	95.001	94.904	94.799
6.250	96.848	96.763	96.681	96.594	6.250	96.573	96.487	96.406	96.319	5.750	96.027	95.911	95.800	95.681
6.375	97.591	97.505	97.424	97.337	6.375	97.315	97.230	97.148	97.061	5.875	96.658	96.542	96.431	96.312
6.500	98.183	98.097	98.016	97.929	6.500	97.908	97.822	97.741	97.654	5.990	97.227	97.111	97.000	96.881
6.625	98.654	98.553	98.457	98.354	6.625	98.379	98.278	98.182	98.079	6.125	97.867	97.751	97.640	97.521
6.750	99.359	99.258	99.162	99.059	6.750	99.084	98.983	98.887	98.784	6.250	98.421	98.304	98.193	98.075
6.875	99.843	99.726	99.613	99.493	6.875	99.568	99.451	99.338	99.218	6.375	99.094	98.977	98.866	98.748
6.990	100.499	100.382	100.270	100.149	6.990	100.224	100.107	99.995	99.874	6.500	99.614	99.498	99.387	99.268
7.125	101.075	100.958	100.846	100.725	7.125	100.800	100.683	100.571	100.450	6.625	99.985	99.868	99.757	99.638
7.250	101.562	101.443	101.328	101.206	7.250	101.287	101.168	101.053	100.931	6.750	100.301	100.169	100.050	99.923
7.375	102.083	101.917	101.768	101.609	7.375	101.808	101.642	101.493	101.334	6.875	100.675	100.543	100.424	100.296
7.500	102.562	102.376	102.206	102.025	7.500	102.287	102.101	101.931	101.750	6.990	101.226	101.094	100.975	100.847
7.625	102.997	102.810	102.636	102.450	7.625	102.710	102.523	102.349	102.162	7.125	101.703	101.571	101.452	101.325
7.750	103.110	102.970	102.847	102.715	7.750	102.815	102.675	102.552	102.420	7.250	101.650	101.534	101.421	101.300
7.875	103.520	103.381	103.258	103.126	7.875	103.225	103.086	102.963	102.831	7.375	102.074	101.957	101.844	101.724
7.990	103.764	103.624	103.501	103.369	7.990	103.469	103.329	103.206	103.074	7.500	102.472	102.355	102.242	102.122
8.125	104.127	103.988	103.865	103.733	8.125	103.832	103.693	103.570	103.438	7.625	102.842	102.725	102.612	102.492
										7.750 103.101 102.951 102.820 102.680				
										7.875 103.531 103.392 103.269 103.137				
										7.990 103.772 103.633 103.510 103.378				
										8.125 104.179 104.040 103.917 103.785				
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.156	96.090	96.020	95.945	5.500	97.696	97.618	97.532	97.440	5.990	95.106	95.021	94.939	94.852
5.375	96.597	96.531	96.461	96.386	5.625	98.026	97.947	97.861	97.769	6.125	95.812	95.727	95.645	95.558
5.500	97.030	96.964	96.893	96.818	5.750	98.547	98.460	98.366	98.266	6.250	96.448	96.363	96.281	96.194
5.625	97.457	97.391	97.321	97.245	5.875	98.876	98.788	98.695	98.594	6.375	97.191	97.105	97.024	96.937
5.750	98.066	97.979	97.885	97.784	5.990	99.167	99.079	98.985	98.885	6.500	97.783	97.697	97.616	97.529
5.875	98.492	98.405	98.311	98.211	6.125	99.495	99.408	99.314	99.214	6.625	98.254	98.153	98.057	97.954
5.990	98.871	98.784	98.690	98.590	6.250	99.777	99.690	99.596	99.496	6.750	98.959	98.858	98.762	98.659
6.125	99.299	99.211	99.118	99.017	6.375	100.164	100.077	99.983	99.883	6.875	99.443	99.326	99.213	99.093
6.250	99.666	99.578	99.485	99.384	6.500	100.403	100.315	100.221	100.121	6.990	100.099	99.982	99.870	99.749
6.375	100.130	100.043	99.949	99.849	6.625	100.529	100.441	100.348	100.247	7.125	100.675	100.558	100.446	100.325
6.500	100.442	100.355	100.261	100.160	6.750	100.493	100.399	100.297	100.189	7.250	101.162	101.043	100.928	100.806
6.625	100.642	100.555	100.461	100.360	6.875	100.594	100.500	100.398	100.289	7.375	101.683	101.517	101.368	101.209
6.750	101.003	100.910	100.808	100.699	6.990	100.928	100.834	100.732	100.624	7.500	102.162	101.976	101.806	101.625
6.875	101.206	101.112	101.011	100.902	7.125	101.152	101.068	100.979	100.883	7.625	102.597	102.410	102.236	102.055
6.990	101.624	101.530	101.429	101.320	7.250	101.361	101.280	101.194	101.102	7.750	102.710	102.570	102.447	102.315
7.125	101.928	101.834	101.733	101.624										
7.250	101.919	101.838	101.752	101.660										
7.375	102.182	102.101	102.015	101.923										
7.500	102.424	102.342	102.256	102.164										
7.625	102.649	102.568	102.482	102.389										
7.750	102.874	102.793	102.707	102.615										
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.990	95.506	95.421	95.339	95.252										
6.125	96.212	96.127	96.045	95.958										
6.250	96.848	96.763	96.681	96.594										
6.375	97.591	97.505	97.424	97.337										
6.500	98.183	98.097	98.016	97.929										
6.625	98.654	98.553	98.457	98.354										
6.750	99.359	99.258	99.162	99.059										
6.875	99.843	99.726	99.613	99.493										
6.990	100.499	100.382	100.270	100.149										
7.125	101.075	100.958	100.846	100.725										
7.250	101.562	101.443	101.328	101.206										
7.375	102.083	101.917	101.768	101.609										
7.500	102.562	102.376	102.206	102.025										
7.625	102.997	102.810	102.636	102.450										
7.750	103.110	102.970	102.847	102.715										
7.875	103.520	103.381	103.258	103.126										
7.990	103.764	103.624	103.501	103.369										
8.125	104.127	103.988	103.865	103.733										
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING														
FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.778	94.662	94.551	94.432	5.500	88.406	88.336	88.264	88.187	5.500	94.415	94.337	94.251	94.159
6.125	95.493	95.377	95.266	95.147	5.625	89.095	89.024	88.953	88.876	5.625	94.826	94.748	94.662	94.569
6.250	96.473	96.357	96.246	96.127	5.750	91.093	90.977	90.866	90.747	5.750	94.971	94.892	94.806	94.714
6.375	97.072	96.955	96.844	96.726	5.875	91.760	91.644	91.533	91.414	5.875	95.340	95.262	95.176	95.084
6.500	97.621	97.504	97.393	97.274	5.990	92.580	92.464	92.353	92.234	5.990	95.771	95.693	95.607	95.515
6.625	98.176	98.059	97.948	97.829	6.125	93.293	93.177	93.066	92.947	6.125	96.125	96.046	95.960	95.868
6.750	98.485	98.352	98.226	98.092	6.250	94.273	94.157	94.046	93.927	6.250	96.654	96.554	96.444	96.327
6.875	99.010	98.877	98.751	98.617	6.375	94.872	94.755	94.644	94.526	6.375	96.969	96.869	96.760	96.643
6.990	99.408	99.276	99.150	99.015	6.500	95.421	95.304	95.193	95.074	6.500	97.235	97.135	97.026	96.908
7.125	99.882	99.750	99.624	99.489	6.625	95.976	95.859	95.748	95.629	6.625	97.538	97.438	97.329	97.212
7.250	100.021	99.874	99.731	99.579	6.750	96.285	96.152	96.026	95.892	6.750	97.665	97.558	97.441	97.315
7.375	100.803	100.655	100.513	100.360	6.875	96.810	96.677	96.551	96.417					



RISE

TPO

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Wholesale

Effective: October 15, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.356	95.271	95.189	95.102	5.990	94.728	94.612	94.501	94.382	5.990	94.656	94.571	94.489	94.402
6.125	96.062	95.977	95.895	95.808	6.125	95.443	95.327	95.216	95.097	6.125	95.362	95.277	95.195	95.108
6.250	96.698	96.613	96.531	96.444	6.250	96.423	96.307	96.196	96.077	6.250	95.998	95.913	95.831	95.744
6.375	97.441	97.355	97.274	97.187	6.375	97.022	96.905	96.794	96.676	6.375	96.741	96.655	96.574	96.487
6.500	98.033	97.947	97.866	97.779	6.500	97.571	97.454	97.343	97.224	6.500	97.333	97.247	97.166	97.079
6.625	98.504	98.403	98.307	98.204	6.625	98.126	98.009	97.898	97.779	6.625	97.804	97.703	97.607	97.504
6.750	99.209	99.108	99.012	98.909	6.750	98.435	98.302	98.176	98.042	6.750	98.509	98.408	98.312	98.209
6.875	99.693	99.576	99.463	99.343	6.875	98.960	98.827	98.701	98.567	6.875	98.993	98.876	98.763	98.643
6.990	100.349	100.232	100.120	99.999	6.990	99.358	99.226	99.100	98.965	6.990	99.649	99.532	99.420	99.299
7.125	100.925	100.808	100.696	100.575	7.125	99.832	99.700	99.574	99.439	7.125	100.225	100.108	99.996	99.875
7.250	101.412	101.293	101.178	101.056	7.250	99.971	99.824	99.681	99.529	7.250	100.712	100.593	100.478	100.356
7.375	101.933	101.767	101.618	101.459	7.375	100.753	100.605	100.463	100.310	7.375	101.233	101.067	100.918	100.759
7.500	102.412	102.226	102.056	101.875	7.500	101.018	100.870	100.728	100.576	7.500	101.712	101.526	101.356	101.175
7.625	102.847	102.660	102.486	102.300	7.625	101.203	101.055	100.913	100.760	7.625	102.147	101.960	101.786	101.600
7.750	102.960	102.820	102.697	102.565	7.750	101.443	101.194	100.961	100.711	7.750	102.260	102.120	101.997	101.865
7.875	103.370	103.231	103.108	102.976	7.875	101.751	101.502	101.269	101.019	7.875	102.670	102.531	102.408	102.276
7.990	103.614	103.474	103.351	103.219	7.990	100.772	100.523	100.290	100.040	7.990	102.914	102.774	102.651	102.519
8.125	103.977	103.838	103.715	103.583	8.125	101.045	100.797	100.563	100.313	8.125	103.277	103.138	103.015	102.883

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.356	95.271	95.189	95.102	5.990	94.728	94.612	94.501	94.382	5.990	94.656	94.571	94.489	94.402
6.125	96.062	95.977	95.895	95.808	6.125	95.443	95.327	95.216	95.097	6.125	95.362	95.277	95.195	95.108
6.250	96.698	96.613	96.531	96.444	6.250	96.423	96.307	96.196	96.077	6.250	95.998	95.913	95.831	95.744
6.375	97.441	97.355	97.274	97.187	6.375	97.022	96.905	96.794	96.676	6.375	96.741	96.655	96.574	96.487
6.500	98.033	97.947	97.866	97.779	6.500	97.571	97.454	97.343	97.224	6.500	97.333	97.247	97.166	97.079
6.625	98.504	98.403	98.307	98.204	6.625	98.126	98.009	97.898	97.779	6.625	97.804	97.703	97.607	97.504
6.750	99.209	99.108	99.012	98.909	6.750	98.435	98.302	98.176	98.042	6.750	98.509	98.408	98.312	98.209
6.875	99.693	99.576	99.463	99.343	6.875	98.960	98.827	98.701	98.567	6.875	98.993	98.876	98.763	98.643
6.990	100.349	100.232	100.120	99.999	6.990	99.358	99.226	99.100	98.965	6.990	99.649	99.532	99.420	99.299
7.125	100.925	100.808	100.696	100.575	7.125	99.832	99.700	99.574	99.439	7.125	100.225	100.108	99.996	99.875
7.250	101.412	101.293	101.178	101.056	7.250	99.971	99.824	99.681	99.529	7.250	100.712	100.593	100.478	100.356
7.375	101.933	101.767	101.618	101.459	7.375	100.753	100.605	100.463	100.310	7.375	101.233	101.067	100.918	100.759
7.500	102.412	102.226	102.056	101.875	7.500	101.018	100.870	100.728	100.576	7.500	101.712	101.526	101.356	101.175
7.625	102.847	102.660	102.486	102.300	7.625	101.203	101.055	100.913	100.760	7.625	102.147	101.960	101.786	101.600
7.750	102.960	102.820	102.697	102.565	7.750	101.443	101.194	100.961	100.711	7.750	102.260	102.120	101.997	101.865
7.875	103.370	103.231	103.108	102.976	7.875	101.751	101.502	101.269	101.019	7.875	102.670	102.531	102.408	102.276
7.990	103.614	103.474	103.351	103.219	7.990	100.772	100.523	100.290	100.040	7.990	102.914	102.774	102.651	102.519
8.125	103.977	103.838	103.715	103.583	8.125	101.045	100.797	100.563	100.313	8.125	103.277	103.138	103.015	102.883

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: October 15, 2026														
SELECT FREDDIE MAC FIXED RATE PRICING														
SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.756	95.671	95.589	95.502	5.250	96.406	96.340	96.270	96.195					
6.125	96.462	96.377	96.295	96.208	5.375	96.847	96.781	96.711	96.636					
6.250	97.098	97.013	96.931	96.844	5.500	97.280	97.214	97.143	97.068					
6.375	97.841	97.755	97.674	97.587	5.625	97.707	97.641	97.571	97.495					
6.500	98.433	98.347	98.266	98.179	5.750	98.316	98.229	98.135	98.034					
6.625	98.904	98.803	98.707	98.604	5.875	98.742	98.655	98.561	98.461					
6.750	99.609	99.508	99.412	99.309	5.990	99.121	99.034	98.940	98.840					
6.875	100.093	99.976	99.863	99.743	6.125	99.549	99.461	99.368	99.267					
6.990	100.749	100.632	100.520	100.399	6.250	99.916	99.828	99.735	99.634					
7.125	101.325	101.208	101.096	100.975	6.375	100.380	100.293	100.199	100.099					
7.250	101.812	101.693	101.578	101.456	6.500	100.692	100.605	100.511	100.410					
7.375	102.333	102.167	102.018	101.859	6.625	100.892	100.805	100.711	100.610					
7.500	102.812	102.626	102.456	102.275	6.750	101.253	101.160	101.058	100.949					
7.625	103.247	103.060	102.886	102.700	6.875	101.456	101.362	101.261	101.152					
7.750	103.360	103.220	103.097	102.965	6.990	101.874	101.780	101.679	101.570					
7.875	103.770	103.631	103.508	103.376	7.125	102.178	102.084	101.983	101.874					
7.990	104.014	103.874	103.751	103.619	7.250	102.169	102.088	102.002	101.910					
8.125	104.377	104.238	104.115	103.983	7.375	102.432	102.351	102.265	102.173					
					7.500	102.674	102.592	102.506	102.414					
					7.625	102.899	102.818	102.732	102.639					
					7.750	103.124	103.043	102.957	102.865					
					7.875	103.374	103.293	103.207	103.115					
					7.990	103.458	103.377	103.291	103.199					
					8.125	103.707	103.626	103.540	103.448					
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.028	94.912	94.801	94.682	5.990	96.021	95.943	95.857	95.765					
6.125	95.743	95.627	95.516	95.397	6.125	96.375	96.296	96.210	96.118					
6.250	96.723	96.607	96.496	96.377	6.250	96.904	96.804	96.694	96.577					
6.375	97.322	97.205	97.094	96.976	6.375	97.219	97.119	97.010	96.893					
6.500	97.871	97.754	97.643	97.524	6.500	97.485	97.385	97.276	97.158					
6.625	98.426	98.309	98.198	98.079	6.625	97.788	97.688	97.579	97.462					
6.750	98.735	98.602	98.476	98.342	6.750	97.915	97.808	97.691	97.565					
6.875	99.260	99.127	99.001	98.867	6.875	98.194	98.088	97.971	97.845					
6.990	99.658	99.526	99.400	99.265	6.990	98.376	98.270	98.152	98.027					
7.125	100.132	100.000	99.874	99.739	7.125	98.597	98.490	98.373	98.247					
7.250	100.271	100.124	99.981	99.829	7.250	98.385	98.291	98.189	98.081					
7.375	101.053	100.905	100.763	100.610	7.375	98.952	98.858	98.757	98.648					
7.500	101.318	101.170	101.028	100.876	7.500	99.001	98.908	98.806	98.697					
7.625	101.503	101.355	101.213	101.060	7.625	99.036	98.943	98.841	98.732					
7.750	101.743	101.494	101.261	101.011	7.750	100.097	100.003	99.902	99.793					
7.875	102.051	101.802	101.569	101.319	7.875	100.263	100.169	100.067	99.959					
7.990	101.072	100.823	100.590	100.340	7.990	99.137	99.043	98.941	98.833					
8.125	101.345	101.097	100.863	100.613										

FREDDIE MAC FIXED RATE BUYDOWN PRICING										
SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.990	95.606	95.521	95.439	95.352	5.990	94.978	94.862	94.751	94.632	
6.125	96.312	96.227	96.145	96.058	6.125	95.693	95.577	95.466	95.347	
6.250	96.948	96.863	96.781	96.694	6.250	96.673	96.557	96.446	96.327	
6.375	97.691	97.605	97.524	97.437	6.375	97.272	97.155	97.044	96.926	
6.500	98.283	98.197	98.116	98.029	6.500	97.821	97.704	97.593	97.474	
6.625	98.754	98.653	98.557	98.454	6.625	98.376	98.259	98.148	98.029	
6.750	99.459	99.358	99.262	99.159	6.750	98.685	98.552	98.426	98.292	
6.875	99.943	99.826	99.713	99.593	6.875	99.210	99.077	98.951	98.817	
6.990	100.599	100.482	100.370	100.249	6.990	99.608	99.476	99.350	99.215	
7.125	101.175	101.058	100.946	100.825	7.125	100.082	99.950	99.824	99.689	
7.250	101.662	101.543	101.428	101.306	7.250	100.221	100.074	99.931	99.779	
7.375	102.183	102.017	101.868	101.709	7.375	101.003	100.855	100.713	100.560	
7.500	102.662	102.476	102.306	102.125	7.500	101.268	101.120	100.978	100.826	
7.625	103.097	102.910	102.736	102.550	7.625	101.453	101.305	101.163	101.010	
7.750	103.210	103.070	102.947	102.815	7.750	101.693	101.444	101.211	100.961	
7.875	103.620	103.481	103.358	103.226	7.875	102.001	101.752	101.519	101.269	
7.990	103.864	103.724	103.601	103.469	7.990	101.022	100.773	100.540	100.290	
8.125	104.227	104.088	103.965	103.833	8.125	101.295	101.047	100.813	100.563	
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.990	95.606	95.521	95.439	95.352	5.990	94.978	94.862	94.751	94.632	
6.125	96.312	96.227	96.145	96.058	6.125	95.693	95.577	95.466	95.347	
6.250	96.948	96.863	96.781	96.694	6.250	96.673	96.557	96.446	96.327	
6.375	97.691	97.605	97.524	97.437	6.375	97.272	97.155	97.044	96.926	
6.500	98.283	98.197	98.116	98.029	6.500	97.821	97.704	97.593	97.474	
6.625	98.754	98.653	98.557	98.454	6.625	98.376	98.259	98.148	98.029	
6.750	99.459	99.358	99.262	99.159	6.750	98.685	98.552	98.426	98.292	
6.875	99.943	99.826	99.713	99.593	6.875	99.210	99.077	98.951	98.817	
6.990	100.599	100.482	100.370	100.249	6.990	99.608	99.476	99.350	99.215	
7.125	101.175	101.058	100.946	100.825	7.125	100.082	99.950	99.824	99.689	
7.250	101.662	101.543	101.428	101.306	7.250	100.221	100.074	99.931	99.779	
7.375	102.183	102.017	101.868	101.709	7.375	101.003	100.855	100.713	100.560	
7.500	102.662	102.476	102.306	102.125	7.500	101.268	101.120	100.978	100.826	
7.625	103.097	102.910	102.736	102.550	7.625	101.453	101.305	101.163	101.010	
7.750	103.210	103.070	102.947	102.815	7.750	101.693	101.444	101.211	100.961	
7.875	103.620	103.481	103.358	103.226	7.875	102.001	101.752	101.519	101.269	
7.990	103.864	103.724	103.601	103.469	7.990	101.022	100.773	100.540	100.290	
8.125	104.227	104.088	103.965	103.833	8.125	101.295	101.047	100.813	100.563	

 RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale									
Effective: October 15, 2026														
FANNIE MAE ARMS PRICING														
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.307	94.123	94.117	94.117	5.000	93.369	93.170	93.146	93.146	5.250	93.234	93.018	92.978	92.978
4.875	94.733	94.541	94.526	94.526	5.125	94.055	93.848	93.816	93.816	5.375	93.844	93.621	93.573	93.573
5.000	95.090	94.891	94.867	94.867	5.250	94.572	94.356	94.316	94.316	5.500	94.377	94.145	94.089	94.089
5.125	95.705	95.498	95.466	95.466	5.375	95.279	95.055	95.007	95.007	5.625	95.047	94.808	94.743	94.743
5.250	96.111	95.895	95.855	95.855	5.500	95.767	95.535	95.479	95.479	5.750	95.558	95.310	95.237	95.237
5.375	96.647	96.423	96.375	96.375	5.625	96.177	95.938	95.873	95.873	5.875	96.141	95.885	95.804	95.804
5.500	97.024	96.793	96.737	96.737	5.750	96.530	96.283	96.210	96.210	6.000	96.545	96.281	96.191	96.191
5.625	97.419	97.180	97.115	97.115	5.875	97.114	96.859	96.777	96.777	6.125	96.774	96.503	96.404	96.404
5.750	97.719	97.471	97.398	97.398	6.000	97.535	97.271	97.182	97.182	6.250	97.139	96.860	96.754	96.754
5.875	98.189	97.934	97.852	97.852	6.125	97.805	97.534	97.436	97.436	6.375	97.463	97.176	97.061	97.061
6.000	98.475	98.211	98.121	98.121										
6.125	98.578	98.306	98.208	98.208										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.548	94.364	94.358	94.358	5.000	93.609	93.410	93.386	93.386	5.250	93.473	93.258	93.218	93.218
4.875	94.973	94.781	94.767	94.767	5.125	94.294	94.087	94.055	94.055	5.375	94.083	93.860	93.812	93.812
5.000	95.330	95.130	95.107	95.107	5.250	94.810	94.595	94.555	94.555	5.500	94.615	94.384	94.327	94.327
5.125	95.944	95.737	95.706	95.706	5.375	95.517	95.293	95.245	95.245	5.625	95.285	95.045	94.980	94.980
5.250	96.350	96.134	96.094	96.094	5.500	96.004	95.773	95.716	95.716	5.750	95.795	95.547	95.474	95.474
5.375	96.885	96.662	96.614	96.614	5.625	96.414	96.175	96.110	96.110	5.875	96.407	96.152	96.070	96.070
5.500	97.263	97.032	96.975	96.975	5.750	96.767	96.520	96.446	96.446	6.000	96.780	96.517	96.427	96.427
5.625	97.658	97.418	97.353	97.353	5.875	97.380	97.125	97.043	97.043	6.125	97.009	96.737	96.639	96.639
5.750	97.957	97.709	97.636	97.636	6.000	97.770	97.507	97.417	97.417	6.250	97.373	97.094	96.987	96.987
5.875	98.457	98.202	98.120	98.120	6.125	98.040	97.768	97.670	97.670	6.375	97.696	97.408	97.294	97.294
6.000	98.712	98.449	98.359	98.359										
6.125	98.815	98.544	98.446	98.446										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FREDDIE MAC ARMS PRICING														
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.307	94.123	94.117	94.117	5.000	93.369	93.170	93.146	93.146	5.250	93.234	93.018	92.978	92.978
4.875	94.733	94.541	94.526	94.526	5.125	94.055	93.848	93.816	93.816	5.375	93.844	93.621	93.573	93.573
5.000	95.090	94.891	94.867	94.867	5.250	94.572	94.356	94.316	94.316	5.500	94.377	94.145	94.089	94.089
5.125	95.705	95.498	95.466	95.466	5.375	95.279	95.055	95.007	95.007	5.625	95.047	94.808	94.743	94.743
5.250	96.111	95.895	95.855	95.855	5.500	95.767	95.535	95.479	95.479	5.750	95.558	95.310	95.237	95.237
5.375	96.647	96.423	96.375	96.375	5.625	96.177	95.938	95.873	95.873	5.875	96.141	95.885	95.804	95.804
5.500	97.024	96.793	96.737	96.737	5.750	96.530	96.283	96.210	96.210	6.000	96.545	96.281	96.191	96.191
5.625	97.419	97.180	97.115	97.115	5.875	97.114	96.859	96.777	96.777	6.125	96.774	96.503	96.404	96.404
5.750	97.719	97.471	97.398	97.398	6.000	97.535	97.271	97.182	97.182	6.250	97.139	96.860	96.754	96.754
5.875	98.189	97.934	97.852	97.852	6.125	97.805	97.534	97.436	97.436	6.375	97.463	97.176	97.061	97.061
6.000	98.475	98.211	98.121	98.121										
6.125	98.578	98.306	98.208	98.208										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FREDDIE MAC 5/6 ARM SC (205SC-275)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.548	94.364	94.358	94.358	5.000	93.609	93.410	93.386	93.386	5.250	93.473	93.258	93.218	93.218
4.875	94.973	94.781	94.767	94.767	5.125	94.294	94.087	94.055	94.055	5.375	94.083	93.860	93.812	93.812
5.000	95.330	95.130	95.107	95.107	5.250	94.810	94.595	94.555	94.555	5.500	94.615	94.384	94.327	94.327
5.125	95.944	95.737	95.706	95.706	5.375	95.517	95.293	95.245	95.245	5.625	95.285	95.045	94.980	94.980
5.250	96.350	96.134	96.094	96.094	5.500	96.004	95.773	95.716	95.716	5.750	95.795	95.547	95.474	95.474
5.375	96.885	96.662	96.614	96.614	5.625	96.414	96.175	96.110	96.110	5.875	96.407	96.152	96.070	96.070
5.500	97.263	97.032	96.975	96.975	5.750	96.767	96.520	96.446	96.446	6.000	96.780	96.517	96.427	96.427
5.625	97.658	97.418	97.353	97.353	5.875	97.380	97.125	97.043	97.043	6.125	97.009	96.737	96.639	96.639
5.750	97.957	97.709	97.636	97.636	6.000	97.770	97.507	97.417	97.417	6.250	97.373	97.094	96.987	96.987
5.875	98.457	98.202	98.120	98.120	6.125	98.040	97.768	97.670	97.670	6.375	97.696	97.408	97.294	97.294
6.000	98.712	98.449	98.359	98.359										
6.125	98.815	98.544	98.446	98.446										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 15, 2026

Agency Loan Parameter Price Adjustments											
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.											
FICO/LTV Purchase Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125		
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500		
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750		
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500		
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500		
FICO/LTV Cashout Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%						
780+	-0.375	-0.375	-0.625	-0.875	-1.375						
760-779	-0.375	-0.375	-0.875	-1.250	-1.875						
740-759	-0.375	-0.375	-1.000	-1.625	-2.375						
720-739	-0.375	-0.500	-1.375	-2.000	-2.750						
700-719	-0.375	-0.500	-1.625	-2.625	-3.250						
680-699	-0.375	-0.625	-2.000	-2.875	-3.750						
660-679	-0.375	-0.875	-2.750	-4.000	-4.750						
640-659	-0.375	-1.375	-3.125	-4.625	-5.125						
<=639	-0.375	-1.375	-3.375	-4.875	-5.125						
Additional Agency Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750		
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625		
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875		
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000		
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750		
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750						
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250						
LOAN AMOUNT **		HR/HP/FTHB + AMI ADJUSTMENT CAPS*				* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**					
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000						
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000						
MISCELLANEOUS		FTHB + AMI LLPA Waiver <td>0.000</td>									0.000
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj									
HB 20YR & 25YR Term	-1.500										
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**									
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***									
		Max Final Price Including comp Cannot									
		Exceed (4.00) for all Agency Programs									
						NC Floor Price			99.750		
LENDER PAID MI											
PROGRAMS		LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630	
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600	
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210	
LPMI (in addition to adjustments above)											
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270	
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	
							FNMA/FHLMC State Tier Adjustment				
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000		
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150		
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250		

Wholesale

RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale									
Effective: October 15, 2026																			
ALT AGENCY 2nd Home/Investment HIGH BALANCE																			
Alt Agency 30 Yr Fixed High Bal (Alt101HB)					Alt Agency 25 Yr Fixed High Bal (Alt125HB)					Alt Agency 20 Yr Fixed High Bal (Alt120HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.453	95.337	95.226	95.107	5.990	93.178	93.062	92.951	92.832	5.375	88.462	88.392	88.320	88.244					
6.125	96.168	96.052	95.941	95.822	6.125	93.893	93.777	93.666	93.547	5.500	89.156	89.086	89.014	88.937					
6.250	96.798	96.682	96.571	96.452	6.250	94.873	94.757	94.646	94.527	5.625	89.845	89.774	89.703	89.626					
6.375	97.397	97.280	97.169	97.051	6.375	95.472	95.355	95.244	95.126	5.750	91.843	91.727	91.616	91.497					
6.500	97.971	97.854	97.743	97.624	6.500	96.021	95.904	95.793	95.674	5.875	92.510	92.394	92.283	92.164					
6.625	98.501	98.384	98.273	98.154	6.625	96.576	96.459	96.348	96.229	5.990	93.330	93.214	93.103	92.984					
6.750	98.685	98.552	98.426	98.292	6.750	96.885	96.752	96.626	96.492	6.125	94.043	93.927	93.816	93.697					
6.875	99.210	99.077	98.951	98.817	6.875	97.410	97.277	97.151	97.017	6.250	95.023	94.907	94.796	94.677					
6.990	99.658	99.526	99.400	99.265	6.990	97.808	97.676	97.550	97.415	6.375	95.622	95.505	95.394	95.276					
7.125	100.132	100.000	99.874	99.739	7.125	98.282	98.150	98.024	97.889	6.500	96.171	96.054	95.943	95.824					
7.250	100.471	100.324	100.181	100.029	7.250	98.401	98.254	98.111	97.959	6.625	96.726	96.609	96.498	96.379					
7.375	100.878	100.730	100.588	100.435	7.375	99.183	99.035	98.893	98.740	6.750	97.035	96.902	96.776	96.642					
7.500	101.268	101.120	100.978	100.826	7.500	99.448	99.300	99.158	99.006	6.875	97.560	97.427	97.301	97.167					
7.625	101.578	101.430	101.288	101.135	7.625	99.633	99.485	99.343	99.190	6.990	97.958	97.826	97.700	97.565					
7.750	100.918	100.669	100.436	100.186	7.750	99.873	99.624	99.391	99.141	7.125	98.432	98.300	98.174	98.039					
7.875	101.226	100.977	100.744	100.494	7.875	100.181	99.932	99.699	99.449	7.250	98.565	98.417	98.275	98.122					
7.990	101.522	101.273	101.040	100.790	7.990	99.202	98.953	98.720	98.470	7.375	99.345	99.197	99.055	98.902					
8.125	101.795	101.547	101.313	101.063	8.125	99.475	99.227	98.993	98.743	7.500	99.596	99.448	99.306	99.154					
8.250	101.659	101.442	101.245	101.034	8.250	99.339	99.122	98.925	98.714	7.625	99.798	99.650	99.508	99.355					
8.375	101.807	101.589	101.392	101.181	8.375	99.487	99.269	99.072	98.861	7.750	100.056	99.807	99.574	99.324					
8.500	102.013	101.796	101.599	101.388	8.500	99.693	99.476	99.279	99.068	7.875	100.393	100.144	99.911	99.661					
8.625	102.204	101.987	101.790	101.578	8.625	99.884	99.667	99.470	99.258	7.990	99.386	99.137	98.904	98.654					
Alt Agency 15 Yr Fixed High Bal (Alt115HB)					Alt Agency 10 Yr Fixed High Bal (Alt110HB)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
5.990	96.146	96.068	95.982	95.890	5.990	95.871	95.793	95.707	95.615										
6.125	96.500	96.421	96.335	96.243	6.125	96.221	96.142	96.056	95.964										
6.250	97.029	96.929	96.819	96.702	6.250	96.743	96.643	96.534	96.417										
6.375	97.344	97.244	97.135	97.018	6.375	97.062	96.962	96.852	96.735										
6.500	97.610	97.510	97.401	97.283	6.500	97.317	97.217	97.108	96.991										
6.625	97.913	97.813	97.704	97.587	6.625	97.609	97.509	97.399	97.282										
6.750	98.040	97.933	97.816	97.690	6.750	97.721	97.615	97.498	97.372										
6.875	98.319	98.213	98.096	97.970	6.875	97.989	97.883	97.766	97.640										
6.990	98.501	98.395	98.277	98.152	6.990	98.166	98.060	97.942	97.817										
7.125	98.722	98.615	98.498	98.372	7.125	98.387	98.280	98.163	98.037										
7.250	98.510	98.416	98.314	98.206	7.250	98.175	98.081	97.979	97.871										
7.375	99.077	98.983	98.882	98.773	7.375	98.742	98.648	98.547	98.438										
7.500	99.126	99.033	98.931	98.822	7.500	98.791	98.698	98.596	98.487										
7.625	99.161	99.068	98.966	98.857	7.625	98.826	98.733	98.631	98.522										
7.750	100.222	100.128	100.027	99.918	7.750	99.887	99.793	99.692	99.583										
7.875	100.388	100.294	100.192	100.084	7.875	100.053	99.959	99.857	99.749										
7.990	99.262	99.168	99.066	98.958	7.990	98.927	98.833	98.731	98.623										

					RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: October 15, 2026														
SELECT ALT AGENCY 2nd Home/Investment														
SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)					SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.806	95.721	95.639	95.552	5.990	99.171	99.084	98.990	98.890					
6.125	96.512	96.427	96.345	96.258	6.125	99.599	99.511	99.418	99.317					
6.250	97.148	97.063	96.981	96.894	6.250	99.966	99.878	99.785	99.684					
6.375	97.891	97.805	97.724	97.637	6.375	100.430	100.343	100.249	100.149					
6.500	98.483	98.397	98.316	98.229	6.500	100.742	100.655	100.561	100.460					
6.625	98.954	98.853	98.757	98.654	6.625	100.942	100.855	100.761	100.660					
6.750	99.659	99.558	99.462	99.359	6.750	101.303	101.210	101.108	100.999					
6.875	100.143	100.026	99.913	99.793	6.875	101.506	101.412	101.311	101.202					
6.990	100.799	100.682	100.570	100.449	6.990	101.924	101.830	101.729	101.620					
7.125	101.375	101.258	101.146	101.025	7.125	102.228	102.134	102.033	101.924					
7.250	101.862	101.743	101.628	101.506	7.250	102.219	102.138	102.052	101.960					
7.375	102.383	102.217	102.068	101.909	7.375	102.482	102.401	102.315	102.223					
7.500	102.862	102.676	102.506	102.325	7.500	102.724	102.642	102.556	102.464					
7.625	103.297	103.110	102.936	102.750	7.625	102.949	102.868	102.782	102.689					
7.750	103.410	103.270	103.147	103.015	7.750	103.174	103.093	103.007	102.915					
7.875	103.820	103.681	103.558	103.426	7.875	103.424	103.343	103.257	103.165					
7.990	104.064	103.924	103.801	103.669										
8.125	104.427	104.288	104.165	104.033										
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.753	95.637	95.526	95.407	5.990	96.446	96.368	96.282	96.190					
6.125	96.468	96.352	96.241	96.122	6.125	96.800	96.721	96.635	96.543					
6.250	97.098	96.982	96.871	96.752	6.250	97.329	97.229	97.119	97.002					
6.375	97.697	97.580	97.469	97.351	6.375	97.644	97.544	97.435	97.318					
6.500	98.271	98.154	98.043	97.924	6.500	97.910	97.810	97.701	97.583					
6.625	98.801	98.684	98.573	98.454	6.625	98.213	98.113	98.004	97.887					
6.750	98.985	98.852	98.726	98.592	6.750	98.340	98.233	98.116	97.990					
6.875	99.510	99.377	99.251	99.117	6.875	98.619	98.513	98.396	98.270					
6.990	99.958	99.826	99.700	99.565	6.990	98.801	98.695	98.577	98.452					
7.125	100.432	100.300	100.174	100.039	7.125	99.022	98.915	98.798	98.672					
7.250	100.771	100.624	100.481	100.329	7.250	98.810	98.716	98.614	98.506					
7.375	101.178	101.030	100.888	100.735	7.375	99.377	99.283	99.182	99.073					
7.500	101.568	101.420	101.278	101.126	7.500	99.426	99.333	99.231	99.122					
7.625	101.878	101.730	101.588	101.435	7.625	99.461	99.368	99.266	99.157					
7.750	101.218	100.969	100.736	100.486										
7.875	101.526	101.277	101.044	100.794										
7.990	101.822	101.573	101.340	101.090										
8.125	102.095	101.847	101.613	101.363										
8.250	101.959	101.742	101.545	101.334										
8.375	102.107	101.889	101.692	101.481										
8.500	102.313	102.096	101.899	101.688										
8.625	102.504	102.287	102.090	101.878										



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 15, 2026

ALT Agency Loan Parameter Price Adjustments											
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.											
FICO/LTV Purchase Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%				
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250				
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500				
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750				
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000				
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250				
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500				
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750				
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000				
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625				
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%				
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500				
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750				
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125				
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500				
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750				
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125				
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375				
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875				
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625				
FICO/LTV Cashout Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%							
780+	-0.375	-0.375	-0.625	-0.875							
760-779	-0.375	-0.375	-0.875	-1.250							
740-759	-0.375	-0.375	-1.000	-1.625							
720-739	-0.375	-0.500	-1.375	-2.000							
700-719	-0.375	-0.500	-1.625	-2.625							
680-699	-0.375	-0.625	-2.000	-2.875							
660-679	-0.375	-0.875	-2.750	-4.000							
640-659	-0.375	-1.375	-3.125	-4.625							
<=639	-0.375	-1.375	-3.375	-4.875							
Additional Agency Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%				
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750				
Investment	-5.000	-5.000	-0.875	-1.500	-2.000	-2.500					
2nd Home	-5.000	-5.000	-0.875	-1.500	-2.000	-2.500	-3.000				
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
2-4 Unit	-0.250	-0.250	-0.625	-0.625							
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125				
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125				
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625				
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875						
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375						
LOAN AMOUNT **											
Loan Amt \$75,000 <= \$100,000	-1.000					* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**					
Loan Amt >\$100,000 <= \$249,999	0.250										
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments **Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs									
Texas Cash out	-1.000										
HB 20YR & 25YR Term	-1.500										
> 6 Financed Properties	-0.500										
Escrow Waiver (Non-CA)	-0.250										
							NC Floor Price				99.750
LENDER PAID MI											
PROGRAMS		LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%		-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%		-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%		-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%		-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%		-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%		-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%		-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%		-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)											
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270	
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	
							FNMA/FHLMC State Tier Adjustment				
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA		0.000	
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX		0.150	
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY		0.250	

RISE TPO 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612 Effective: October 15, 2026											
LoanLift Pricing											
LoanLift Plus - (301_1st_DPA_Plus)				LoanLift Max 5.0% - (301_1st_DPA_Plus)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	96.657	96.412	96.190	6.490	95.907	95.662	95.440				
6.500	96.687	96.442	96.220	6.500	95.937	95.692	95.470				
6.625	97.316	97.071	96.849	6.625	96.566	96.321	96.099				
6.750	97.926	97.681	97.459	6.750	97.176	96.931	96.709				
6.875	97.572	97.166	96.811	6.875	96.822	96.416	96.061				
6.990	98.124	97.718	97.363	6.990	97.374	96.968	96.613				
7.000	98.154	97.748	97.393	7.000	97.404	96.998	96.643				
7.125	98.673	98.267	97.912	7.125	97.923	97.517	97.162				
7.250	99.666	99.221	98.836	7.250	98.916	98.471	98.086				
7.375	100.200	99.755	99.370	7.375	99.450	99.005	98.620				
7.490	100.653	100.208	99.823	7.490	99.912	99.467	99.082				
7.500	100.692	100.247	99.862	7.500	99.942	99.497	99.112				
7.625	101.131	100.686	100.301	7.625	100.381	99.936	99.551				
7.750	101.521	101.076	100.691	7.750	100.771	100.326	99.941				
7.875	99.781	99.299	98.882	7.875	99.031	98.549	98.132				
7.990	100.183	99.701	99.284	7.990	99.433	98.951	98.534				
8.000	100.213	99.731	99.314	8.000	99.463	98.981	98.564				
LoanLift Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.				LoanLift Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.							
LoanLift Plus HB - (301_1st_DPA_Plus_HB)				LoanLift Max 5.0% HB - (301_1st_DPA_Plus_HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	94.657	94.412	94.190	6.490	94.018	93.907	93.662				
6.500	94.687	94.442	94.220	6.500	94.048	93.937	93.692				
6.625	95.316	95.071	94.849	6.625	94.677	94.566	94.321				
6.750	95.926	95.681	95.459	6.750	95.287	95.176	94.931				
6.875	95.572	95.166	94.811	6.875	94.947	94.822	94.416				
6.990	96.124	95.718	95.363	6.990	95.499	95.374	94.968				
7.000	96.154	95.748	95.393	7.000	95.529	95.404	94.998				
7.125	96.673	96.267	95.912	7.125	96.048	95.923	95.517				
7.250	97.666	97.221	96.836	7.250	97.057	96.916	96.471				
7.375	98.200	97.755	97.370	7.375	97.591	97.450	97.005				
7.490	98.662	98.217	97.832	7.490	98.053	97.912	97.467				
7.500	98.692	98.247	97.862	7.500	98.083	97.942	97.497				
7.625	99.131	98.686	98.301	7.625	98.522	98.381	97.936				
7.750	99.521	99.076	98.691	7.750	98.912	98.771	98.326				
7.875	97.781	97.299	96.882	7.875	97.183	97.031	96.549				
7.990	98.183	97.701	97.284	7.990	97.585	97.433	96.951				
8.000	98.213	97.731	97.314	8.000	97.615	97.463	96.981				
LoanLift Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.				LoanLift Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.							
LoanLift 3Yr - (301_1st_DPA_3YR)											
Rate	15 Day	30 Day	45 Day					Rate	15 Day	30 Day	45 Day
6.490	94.157	93.912	93.690								
6.500	94.187	93.942	93.720								
6.625	94.816	94.571	94.349								
6.750	95.426	95.181	94.959								
6.875	95.072	94.666	94.311								
6.990	95.624	95.218	94.863								
7.000	95.654	95.248	94.893								
7.125	96.173	95.767	95.412								
7.250	97.166	96.721	96.336								
7.375	97.700	97.255	96.870								
7.490	98.162	97.717	97.332								
7.500	98.192	97.747	97.362								
7.625	98.631	98.186	97.801								
7.750	99.021	98.576	98.191								
7.875	97.281	96.799	96.382								
7.990	97.683	97.201	96.784								
8.000	97.713	97.231	96.814								
LoanLift LLPAs											
FICO ≥680				Manufactured Home				DPA State Tier Adjustment			
0.500				-0.250				Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000	
FICO 660 - 679				2-Units				Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150	
0.000				-0.250				Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250	
FICO 640 - 659				2-1 Buydown				Floor Price			
0.000				-0.250				98.000			
FICO 620 - 639				Kentucky							
-1.000				-0.500							
FICO 600 - 619				DTI >50							
-1.500				-0.250							



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 15, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	97.675	97.598	97.510
6.125	97.691	97.614	97.526
6.250	98.781	98.704	98.616
6.375	99.213	99.109	98.985
6.500	99.770	99.666	99.541
6.625	99.991	99.887	99.762
6.750	100.825	100.720	100.596
6.875	100.804	100.650	100.462
6.990	101.319	101.165	100.978
7.125	101.733	101.579	101.392
7.250	101.671	101.517	101.330
7.375	101.037	100.780	100.414
7.500	101.533	101.276	100.910
7.625	101.850	101.593	101.227

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	93.462	93.413	93.360
5.500	94.076	94.027	93.975
5.625	94.331	94.282	94.230
5.750	95.847	95.770	95.682
5.875	96.366	96.289	96.201
5.990	96.965	96.888	96.800
6.125	96.981	96.904	96.816
6.250	98.071	97.994	97.906
6.375	98.503	98.399	98.275
6.500	99.060	98.956	98.831
6.625	99.281	99.177	99.052
6.750	100.115	100.010	99.886
6.875	100.094	99.940	99.752
6.990	100.609	100.455	100.268
7.125	101.023	100.869	100.682
7.250	100.961	100.807	100.620
7.375	100.327	100.070	99.704

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	96.550	96.483	96.416
5.500	97.034	96.967	96.900
5.625	97.157	97.090	97.023
5.750	98.230	98.163	98.096
5.875	98.204	98.112	98.019
5.990	98.662	98.570	98.477
6.125	98.526	98.434	98.342
6.250	99.445	99.353	99.260
6.375	98.610	98.585	98.563
6.500	99.006	98.981	98.959
6.625	99.065	99.040	99.018
6.750	99.867	99.842	99.821
6.875	100.237	100.212	100.190
6.990	100.581	100.556	100.535
7.125	100.843	100.818	100.797
7.250	100.620	100.595	100.573
7.375	100.655	100.630	100.608

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.503	96.426	96.338
6.125	96.416	96.340	96.251
6.250	97.476	97.372	97.248
6.375	98.773	98.669	98.544
6.500	99.179	99.074	98.950
6.625	99.152	99.048	98.923
6.750	99.494	99.389	99.265
6.875	100.224	100.070	99.882
6.990	100.682	100.629	100.341
7.125	100.610	100.457	100.269
7.250	100.899	100.746	100.558
7.375	98.866	98.609	98.243
7.500	99.362	99.105	98.739
7.625	99.829	99.572	99.206

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.525	97.448	97.360
6.125	97.541	97.464	97.376
6.250	98.631	98.554	98.466
6.375	99.063	98.959	98.835
6.500	99.620	99.516	99.391
6.625	99.841	99.737	99.612
6.750	100.675	100.570	100.446
6.875	100.654	100.500	100.312
6.990	101.169	101.015	100.828
7.125	101.583	101.429	101.242
7.250	101.521	101.367	101.180
7.375	100.887	100.630	100.264
7.500	101.383	101.126	100.760
7.625	101.700	101.443	101.077

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.303	96.226	96.138
6.125	96.216	96.140	96.051
6.250	97.276	97.172	97.048
6.375	98.573	98.469	98.344
6.500	98.979	98.874	98.750
6.625	98.952	98.848	98.723
6.750	99.294	99.189	99.065
6.875	100.024	99.870	99.682
6.990	100.482	100.329	100.141
7.125	100.410	100.257	100.069
7.250	100.699	100.546	100.358
7.375	98.666	98.409	98.043
7.500	99.162	98.905	98.539
7.625	99.629	99.372	99.006

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.525	97.448	97.360
6.125	97.541	97.464	97.376
6.250	98.631	98.554	98.466
6.375	99.063	98.959	98.835
6.500	99.620	99.516	99.391
6.625	99.841	99.737	99.612
6.750	100.675	100.570	100.446
6.875	100.654	100.500	100.312
6.990	101.169	101.015	100.828
7.125	101.583	101.429	101.242
7.250	101.521	101.367	101.180
7.375	100.887	100.630	100.264
7.500	101.383	101.126	100.760
7.625	101.700	101.443	101.077

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.303	96.226	96.138
6.125	96.216	96.140	96.051
6.250	97.276	97.172	97.048
6.375	98.573	98.469	98.344
6.500	98.979	98.874	98.750
6.625	98.952	98.848	98.723
6.750	99.294	99.189	99.065
6.875	100.024	99.870	99.682
6.990	100.482	100.329	100.141
7.125	100.410	100.257	100.069
7.250	100.699	100.546	100.358
7.375	98.666	98.409	98.043
7.500	99.162	98.905	98.539
7.625	99.629	99.372	99.006

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700	FICO 690-619	VA Loan Amount >\$950K	
0.500	-1.000	-0.375	
FICO 690-699	FICO 690-599	Loan Amount ≤\$100,000	60 Day Lock (From 45 Day Price)
0.375	-1.750	-0.375	-0.500
FICO 690-679	FICO 690-579	VA Cashout ≥90% LTV	3-4 Units
0.375	-3.250	-3.000	-0.500
FICO 640-699	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV (Sub Fin)
0.125	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: October 15, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				SELECT FHA 15 Year Fixed - (315)				SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.990	97.975	97.898	97.810	5.990	98.962	98.870	98.777	5.990	97.825	97.748	97.660	5.990	97.825	97.748	97.660
6.125	97.991	97.914	97.826	6.125	98.826	98.734	98.642	6.125	97.841	97.764	97.676	6.125	97.841	97.764	97.676
6.250	99.081	99.004	98.916	6.250	99.745	99.653	99.560	6.250	98.931	98.854	98.766	6.250	98.931	98.854	98.766
6.375	99.513	99.409	99.285	6.375	98.910	98.885	98.863	6.375	99.363	99.259	99.135	6.375	99.363	99.259	99.135
6.500	100.070	99.966	99.841	6.500	99.306	99.281	99.259	6.500	99.920	99.816	99.691	6.500	99.920	99.816	99.691
6.625	100.291	100.187	100.062	6.625	99.365	99.340	99.318	6.625	100.141	100.037	99.912	6.625	100.141	100.037	99.912
6.750	101.125	101.020	100.896	6.750	100.167	100.142	100.121	6.750	100.975	100.870	100.746	6.750	100.975	100.870	100.746
6.875	101.104	100.950	100.762	6.875	100.537	100.512	100.490	6.875	100.954	100.800	100.612	6.875	100.954	100.800	100.612
6.990	101.619	101.465	101.278	6.990	100.881	100.856	100.835	6.990	101.469	101.315	101.128	6.990	101.469	101.315	101.128
7.125	102.033	101.879	101.692	7.125	101.143	101.118	101.097	7.125	101.883	101.729	101.542	7.125	101.883	101.729	101.542
7.250	101.971	101.817	101.630	7.250	100.920	100.895	100.873	7.250	101.821	101.667	101.480	7.250	101.821	101.667	101.480
7.375	101.337	101.080	100.714	7.375	100.955	100.930	100.908	7.375	101.187	100.930	100.564	7.375	101.187	100.930	100.564
7.500	101.833	101.576	101.210	7.500	101.290	101.265	101.243	7.500	101.683	101.426	101.060	7.500	101.683	101.426	101.060
7.625	102.150	101.893	101.527	7.625	101.905	101.880	101.858	7.625	102.000	101.743	101.377	7.625	102.000	101.743	101.377

SELECT FHA 30 Year Fixed HB - (301HB)				SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.990	96.803	96.726	96.638	5.990	96.603	96.526	96.438	5.990	96.603	96.526	96.438				
6.125	96.716	96.640	96.551	6.125	96.516	96.440	96.351	6.125	96.516	96.440	96.351				
6.250	97.776	97.672	97.548	6.250	97.576	97.472	97.348	6.250	97.576	97.472	97.348				
6.375	99.073	98.969	98.844	6.375	98.873	98.769	98.644	6.375	98.873	98.769	98.644				
6.500	99.479	99.374	99.250	6.500	99.279	99.174	99.050	6.500	99.279	99.174	99.050				
6.625	99.452	99.348	99.223	6.625	99.252	99.148	99.023	6.625	99.252	99.148	99.023				
6.750	99.794	99.689	99.565	6.750	99.594	99.489	99.365	6.750	99.594	99.489	99.365				
6.875	100.524	100.370	100.182	6.875	100.324	100.170	99.982	6.875	100.324	100.170	99.982				
6.990	100.982	100.829	100.641	6.990	100.782	100.629	100.441	6.990	100.782	100.629	100.441				
7.125	100.910	100.757	100.569	7.125	100.710	100.557	100.369	7.125	100.710	100.557	100.369				
7.250	101.199	101.046	100.858	7.250	100.999	100.846	100.658	7.250	100.999	100.846	100.658				
7.375	99.166	98.909	98.543	7.375	98.966	98.709	98.343	7.375	98.966	98.709	98.343				
7.500	99.662	99.405	99.039	7.500	99.462	99.205	98.839	7.500	99.462	99.205	98.839				
7.625	100.129	99.872	99.506	7.625	99.929	99.672	99.306	7.625	99.929	99.672	99.306				

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL &				SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				SELECT FHA Streamline 15 Year Fixed - (315SL)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.990	97.865	97.788	97.700	5.990	96.378	96.301	96.213	5.990	98.837	98.745	98.652				
6.125	97.881	97.804	97.716	6.125	96.291	96.215	96.126	6.125	98.701	98.609	98.517				
6.250	98.971	98.894	98.806	6.250	97.351	97.247	97.123	6.250	99.620	99.528	99.435				
6.375	99.403	99.299	99.175	6.375	98.648	98.544	98.419	6.375	98.785	98.700	98.738				
6.500	99.960	99.856	99.731	6.500	99.054	98.949	98.825	6.500	99.181	99.156	99.134				
6.625	100.181	100.077	99.952	6.625	99.027	98.923	98.798	6.625	99.240	99.215	99.193				
6.750	101.015	100.910	100.786	6.750	99.369	99.264	99.140	6.750	100.042	100.017	99.996				
6.875	100.994	100.840	100.652	6.875	100.099	99.945	99.757	6.875	100.412	100.387	100.365				
6.990	101.509	101.355	101.168	6.990	100.557	100.404	100.216	6.990	100.756	100.731	100.710				
7.125	101.923	101.769	101.582	7.125	100.485	100.332	100.144	7.125	101.018	100.993	100.972				
7.250	101.861	101.707	101.520	7.250	100.774	100.621	100.433	7.250	100.795	100.770	100.748				
7.375	101.227	100.970	100.604	7.375	98.741	98.484	98.118	7.375	100.830	100.805	100.783				
7.500	101.723	101.466	101.100	7.500	99.237	98.980	98.614	7.500	101.165	101.140	101.118				
7.625	102.040	101.783	101.417	7.625	99.704	99.447	99.081	7.625	101.780	101.755	101.733				

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
60 Day Lock (From 45 Day Price)		
3-4 Units		
VA IRRRL >100% CLTV (Sub Fin)		
NC Floor Price		
99.750		
FICO ≥700		
0.500		
FICO 680-699		
0.375		
FICO 660-679		
N/A		
FICO 640-659		
N/A		
FICO 620-639		
N/A		
FICO 600-619		
N/A		
FICO 580-599		
N/A		
FICO 550-579		
N/A		
No FICO Score		
N/A		
Loan Amount ≥\$100,000 <=\$249,999		
0.250		
VA Loan Amount >\$950K		
-0.375		
Loan Amount <\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.000		
Manufactured Home (Purchase/Rate/Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 15, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.990	97.487	97.410	97.322		5.990	96.787	96.710	96.622		5.990	98.484	98.392	98.299		5.990	96.424	96.347	96.259	
6.125	97.719	97.642	97.554		6.125	97.019	96.942	96.854		6.125	98.564	98.472	98.379		6.125	96.502	96.426	96.337	
6.250	98.681	98.604	98.516		6.250	97.981	97.904	97.816		6.250	99.355	99.263	99.170		6.250	97.490	97.386	97.261	
6.375	99.082	98.978	98.854		6.375	98.382	98.278	98.154		6.375	98.489	98.464	98.442		6.375	98.684	98.580	98.455	
6.500	99.596	99.492	99.368		6.500	98.896	98.792	98.668		6.500	98.842	98.817	98.796		6.500	99.257	99.152	99.028	
6.625	99.763	99.659	99.534		6.625	99.063	98.959	98.834		6.625	98.847	98.821	98.800		6.625	99.096	98.992	98.867	
6.750	100.796	100.692	100.568		6.750	100.096	99.992	99.868		6.750	99.849	99.824	99.803		6.750	99.611	99.507	99.382	
6.875	100.610	100.456	100.269		6.875	99.910	99.756	99.569		6.875	100.053	100.028	100.007		6.875	100.257	100.104	99.916	
6.990	101.105	100.951	100.764		6.990	100.405	100.251	100.064		6.990	100.377	100.352	100.331		6.990	100.675	100.522	100.334	
7.125	101.084	100.930	100.743		7.125	100.384	100.230	100.043		7.125	100.204	100.179	100.158		7.125	100.275	100.122	99.934	
7.250	101.661	101.508	101.320		7.250	100.961	100.808	100.620		7.250	100.621	100.595	100.574		7.250	100.801	100.648	100.460	
7.375	100.878	100.621	100.255		7.375	100.178	99.921	99.555		7.375	100.506	100.480	100.459		7.375	98.768	98.511	98.145	
7.500	101.374	101.117	100.751		7.500	100.674	100.417	100.051		7.500	100.841	100.815	100.794		7.500	99.264	99.007	98.641	
7.625	101.841	101.584	101.218		7.625	101.141	100.884	100.518		7.625	101.606	101.580	101.559		7.625	99.731	99.474	99.108	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.990	97.337	97.260	97.172		5.990	96.374	96.297	96.209		5.990	97.337	97.260	97.172		5.990	96.374	96.297	96.209	
6.125	97.569	97.492	97.404		6.125	96.452	96.376	96.287		6.125	97.569	97.492	97.404		6.125	96.452	96.376	96.287	
6.250	98.531	98.454	98.366		6.250	97.440	97.336	97.211		6.250	98.531	98.454	98.366		6.250	97.440	97.336	97.211	
6.375	98.932	98.828	98.704		6.375	98.634	98.530	98.405		6.375	98.932	98.828	98.704		6.375	98.634	98.530	98.405	
6.500	99.446	99.342	99.218		6.500	99.207	99.102	98.978		6.500	99.446	99.342	99.218		6.500	99.207	99.102	98.978	
6.625	99.613	99.509	99.384		6.625	99.046	98.942	98.817		6.625	99.613	99.509	99.384		6.625	99.046	98.942	98.817	
6.750	100.646	100.542	100.418		6.750	99.561	99.457	99.332		6.750	100.646	100.542	100.418		6.750	99.561	99.457	99.332	
6.875	100.460	100.306	100.119		6.875	100.207	100.054	99.866		6.875	100.460	100.306	100.119		6.875	100.207	100.054	99.866	
6.990	100.955	100.801	100.614		6.990	100.625	100.472	100.284		6.990	100.955	100.801	100.614		6.990	100.625	100.472	100.284	
7.125	100.934	100.780	100.593		7.125	100.225	100.072	99.884		7.125	100.934	100.780	100.593		7.125	100.225	100.072	99.884	
7.250	101.511	101.358	101.170		7.250	100.751	100.598	100.410		7.250	101.511	101.358	101.170		7.250	100.751	100.598	100.410	
7.375	100.728	100.471	100.105		7.375	98.718	98.461	98.095		7.375	100.728	100.471	100.105		7.375	98.718	98.461	98.095	
7.500	101.224	100.967	100.601		7.500	99.214	98.957	98.591		7.500	101.224	100.967	100.601		7.500	99.214	98.957	98.591	
7.625	101.691	101.434	101.068		7.625	99.681	99.424	99.058		7.625	101.691	101.434	101.068		7.625	99.681	99.424	99.058	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.990	97.117	97.040	96.952	
6.125	97.349	97.272	97.184	
6.250	98.311	98.234	98.146	
6.375	98.712	98.608	98.484	
6.500	99.226	99.122	98.998	
6.625	99.393	99.289	99.164	
6.750	100.426	100.322	100.198	
6.875	100.240	100.086	99.899	
6.990	100.735	100.581	100.394	
7.125	100.714	100.560	100.373	
7.250	101.291	101.138	100.950	
7.375	100.508	100.251	99.885	
7.500	101.004	100.747	100.381	
7.625	101.471	101.214	100.848	

LLPAs

VA/USDA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
60 Day Lock (From 45 Day Price)		
3:4 Units		
VA IRRRL >100% CLTV (Sub Fin)		
NC Floor Price		
99.750		

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.375	~1.000	~0.375
FICO 600-699	FICO 580-599	Loan Amount ≤\$100,000
0.250	~1.500	~0.375
FICO 600-679	FICO 650-679	VA Cashout >90% LTV
0.250	~2.250	~3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
0.000	~3.000	~1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
~0.250	0.250	~1.250



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: October 15, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed - (415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.990	97.787	97.710	97.622		5.990	98.784	98.692	98.599		5.990	97.637	97.560	97.472		5.990	97.637	97.560	97.472	
6.125	98.019	97.942	97.854		6.125	98.864	98.772	98.679		6.125	97.869	97.792	97.704		6.125	97.869	97.792	97.704	
6.250	98.981	98.904	98.816		6.250	99.655	99.563	99.470		6.250	98.831	98.754	98.666		6.250	98.831	98.754	98.666	
6.375	99.382	99.278	99.154		6.375	98.789	98.764	98.742		6.375	99.232	99.128	99.004		6.375	99.232	99.128	99.004	
6.500	99.896	99.792	99.668		6.500	99.142	99.117	99.096		6.500	99.746	99.642	99.518		6.500	99.746	99.642	99.518	
6.625	100.063	99.959	99.834		6.625	99.147	99.121	99.100		6.625	99.913	99.809	99.684		6.625	99.913	99.809	99.684	
6.750	101.096	100.992	100.868		6.750	100.149	100.124	100.103		6.750	100.946	100.842	100.718		6.750	100.946	100.842	100.718	
6.875	100.910	100.756	100.569		6.875	100.353	100.328	100.307		6.875	100.760	100.606	100.419		6.875	100.760	100.606	100.419	
6.990	101.405	101.251	101.064		6.990	100.677	100.652	100.631		6.990	101.255	101.101	100.914		6.990	101.255	101.101	100.914	
7.125	101.384	101.230	101.043		7.125	100.504	100.479	100.458		7.125	101.234	101.080	100.893		7.125	101.234	101.080	100.893	
7.250	101.961	101.808	101.620		7.250	100.921	100.895	100.874		7.250	101.811	101.658	101.470		7.250	101.811	101.658	101.470	
7.375	101.178	100.921	100.555		7.375	100.806	100.780	100.759		7.375	101.028	100.771	100.405		7.375	101.028	100.771	100.405	
7.500	101.674	101.417	101.051		7.500	101.141	101.115	101.094		7.500	101.524	101.267	100.901		7.500	101.524	101.267	100.901	
7.625	102.141	101.884	101.518		7.625	101.906	101.880	101.859		7.625	101.991	101.734	101.368		7.625	101.991	101.734	101.368	

SELECT VA 30 Year Fixed HB - (401HB)					SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)					SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)									
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.990	96.724	96.647	96.559		5.990	96.674	96.597	96.509		5.990	96.674	96.597	96.509						
6.125	96.802	96.726	96.637		6.125	96.752	96.676	96.587		6.125	96.752	96.676	96.587						
6.250	97.790	97.686	97.561		6.250	97.740	97.636	97.511		6.250	97.740	97.636	97.511						
6.375	98.984	98.880	98.755		6.375	98.934	98.830	98.705		6.375	98.934	98.830	98.705						
6.500	99.557	99.452	99.328		6.500	99.507	99.402	99.278		6.500	99.507	99.402	99.278						
6.625	99.396	99.292	99.167		6.625	99.346	99.242	99.117		6.625	99.346	99.242	99.117						
6.750	99.911	99.807	99.682		6.750	99.861	99.757	99.632		6.750	99.861	99.757	99.632						
6.875	100.557	100.404	100.216		6.875	100.507	100.354	100.166		6.875	100.507	100.354	100.166						
6.990	100.975	100.822	100.634		6.990	100.925	100.772	100.584		6.990	100.925	100.772	100.584						
7.125	100.575	100.422	100.234		7.125	100.525	100.372	100.184		7.125	100.525	100.372	100.184						
7.250	101.101	100.948	100.760		7.250	101.051	100.898	100.710		7.250	101.051	100.898	100.710						
7.375	99.068	98.811	98.445		7.375	99.018	98.761	98.395		7.375	99.018	98.761	98.395						
7.500	99.564	99.307	98.941		7.500	99.514	99.257	98.891		7.500	99.514	99.257	98.891						
7.625	100.031	99.774	99.408		7.625	99.981	99.724	99.358		7.625	99.981	99.724	99.358						

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)					SELECT VA IRRRL 15 Year Fixed - (415RL)					SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.990	97.887	97.810	97.722		5.990	96.449	96.372	96.284		5.990	98.634	98.542	98.449		5.990	97.417	97.340	97.252	
6.125	98.119	98.042	97.954		6.125	96.527	96.451	96.362		6.125	98.714	98.622	98.529		6.125	97.649	97.572	97.484	
6.250	99.081	99.004	98.916		6.250	97.515	97.411	97.286		6.250	99.505	99.413	99.320		6.250	98.611	98.534	98.446	
6.375	99.482	99.378	99.254		6.375	98.709	98.605	98.480		6.375	98.639	98.614	98.592		6.375	99.012	98.908	98.784	
6.500	99.996	99.892	99.768		6.500	99.282	99.177	99.053		6.500	98.992	98.967	98.946		6.500	99.526	99.422	99.298	
6.625	100.163	100.059	99.934		6.625	99.121	99.017	98.892		6.625	98.997	98.971	98.950		6.625	99.693	99.589	99.464	
6.750	101.196	101.092	100.968		6.750	99.636	99.532	99.407		6.750	99.999	99.974	99.953		6.750	100.726	100.622	100.498	
6.875	101.010	100.856	100.669		6.875	100.282	100.129	99.941		6.875	100.203	100.178	100.157		6.875	100.540	100.386	100.199	
6.990	101.505	101.351	101.164		6.990	100.700	100.547	100.359		6.990	100.527	100.502	100.481		6.990	101.035	100.881	100.694	
7.125	101.484	101.330	101.143		7.125	100.300	100.147	99.959		7.125	100.354	100.329	100.308		7.125	101.014	100.860	100.673	
7.250	102.061	101.908	101.720		7.250	100.826	100.673	100.485		7.250	100.771	100.745	100.724		7.250	101.591	101.438	101.250	
7.375	101.278	101.021	100.655		7.375	98.793	98.536	98.170		7.375	100.656	100.630	100.609		7.375	100.808	100.551	100.185	
7.500	101.774	101.517	101.151		7.500	99.289	99.032	98.666		7.500	100.991	100.965	100.944		7.500	101.304	101.047	100.681	
7.625	102.241	101.984	101.618		7.625	99.756	99.499	99.133		7.625	101.756	101.730	101.709		7.625	101.771	101.514	101.148	

LLPAs

			VA/USDA State Tier Adjustment		
Tier 1 States			AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA		0.000
Tier 2 States			DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN		0.150
Tier 3 States			AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY		0.250
60 Day Lock (From 45 Day Price)					
-0.500					
3-4 Units					
-0.500					
VA IRRRL >100% CLTV (Sub Fin)					
-1.000					
NC Floor Price					
99.750					

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K	
0.375		N/A		-0.375	
FICO 680-699		FICO 580-599		Loan Amount <\$100,000	
0.250		N/A		-0.375	
FICO 660-679		FICO 550-579		VA Cashout >90% LTV	
N/A		N/A		-3.000	
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)	
N/A		N/A		-1.250	
FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)	
N/A		0.250		-1.250	

Effective: October 15, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30s)			
Rate	15 Day	30 Day	45 Day
4.500	93.669	93.522	93.507
4.625	93.251	93.103	93.088
4.750	94.698	94.516	94.469
4.875	95.159	94.977	94.930
5.000	95.500	95.318	95.271
5.125	95.192	95.009	94.963
5.250	96.495	96.278	96.199
5.375	96.905	96.688	96.610
5.500	97.225	97.008	96.929
5.625	97.012	96.795	96.717
5.750	98.238	97.986	97.876
5.875	98.654	98.402	98.292
6.000	99.216	98.964	98.853
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1 1/5	360	2.000	1 Yr Weekly CMT

FHA 51 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.500	93.348	93.201	93.186
4.625	92.920	92.772	92.757
4.750	94.391	94.208	94.162
4.875	94.841	94.659	94.612
5.000	95.170	94.988	94.942
5.125	94.850	94.668	94.621
5.250	96.184	95.967	95.888
5.375	96.582	96.365	96.286
5.500	96.886	96.669	96.591
5.625	96.665	96.438	96.360
5.750	97.921	97.669	97.559
5.875	98.316	98.064	97.953
6.000	98.850	98.599	98.488
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
11/15	360	2.000	1 Yr Weekly CMT

[illegible]

VA 51 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	93.239	93.092	93.077
4.625	92.753	92.606	92.591
4.750	94.380	94.197	94.151
4.875	94.782	94.600	94.553
5.000	95.051	94.869	94.822
5.125	94.667	94.485	94.438
5.250	96.165	95.948	95.869
5.375	96.507	96.291	96.212
5.500	96.742	96.526	96.447
5.625	96.437	96.220	96.142

LLPAs

FHA FICO ≥ 700	0.500
FHA FICO 680-699	0.375
FHA FICO 660-679	0.375
FHA FICO 640-659	0.125
FHA FICO 620-639	-0.250
VA FICO ≥ 700	0.375
VA FICO 680-699	0.250
VA FICO 660-679	0.250
VA FICO 640-659	0.000
VA FICO 620-639	-0.250

FICO 600-619	-1,000
FICO 580-599	-1,750
FICO 550-579	-3,250
No FICO Score	-3,000
Loan Amount >=\$100,000 <=\$249,999	-0,750

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250

VA Loan Amount >\$950K
-0.375
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRL)
-1.250

VA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 15, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
5.990	97.565	97.488	97.400
6.125	97.581	97.504	97.416
6.250	98.671	98.594	98.506
6.375	99.103	98.999	98.875
6.500	99.660	99.556	99.431
6.625	99.881	99.777	99.652
6.750	100.715	100.610	100.486
6.875	100.694	100.540	100.352
6.990	101.209	101.055	100.868
7.125	101.623	101.469	101.282
7.250	101.561	101.407	101.220
7.375	100.927	100.670	100.304
7.500	101.423	101.166	100.800
7.625	101.740	101.483	101.117

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.990	96.840	96.763	96.675
6.125	96.856	96.779	96.691
6.250	97.946	97.869	97.781
6.375	98.378	98.274	98.150
6.500	98.935	98.831	98.706
6.625	99.156	99.052	98.927
6.750	99.990	99.885	99.761
6.875	99.969	99.815	99.627
6.990	100.484	100.330	100.143
7.125	100.898	100.744	100.557
7.250	100.836	100.682	100.495
7.375	100.202	99.945	99.579
7.500	100.698	100.441	100.075
7.625	101.015	100.758	100.392

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.537	98.445	98.352
6.125	98.401	98.309	98.217
6.250	99.320	99.228	99.135
6.375	98.485	98.460	98.438
6.500	98.881	98.856	98.834
6.625	98.940	98.915	98.893
6.750	99.742	99.717	99.696
6.875	100.112	100.087	100.065
6.990	100.456	100.431	100.410
7.125	100.718	100.693	100.672
7.250	100.495	100.470	100.448
7.375	100.530	100.505	100.483
7.500	100.865	100.840	100.818
7.625	101.480	101.455	101.433

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.078	96.001	95.913
6.125	95.991	95.915	95.826
6.250	97.051	96.947	96.823
6.375	98.348	98.244	98.119
6.500	98.754	98.649	98.525
6.625	98.727	98.623	98.498
6.750	99.069	98.964	98.840
6.875	99.799	99.645	99.457
6.990	100.257	100.104	99.916
7.125	100.185	100.032	99.844
7.250	100.474	100.321	100.133
7.375	98.441	98.184	97.818
7.500	98.937	98.680	98.314
7.625	99.404	99.147	98.781

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.990	97.587	97.510	97.422
6.125	97.819	97.742	97.654
6.250	98.781	98.704	98.616
6.375	99.182	99.078	98.954
6.500	99.696	99.592	99.468
6.625	99.863	99.759	99.634
6.750	100.896	100.792	100.668
6.875	100.710	100.556	100.369
6.990	101.205	101.051	100.864
7.125	101.184	101.030	100.843
7.250	101.761	101.608	101.420
7.375	100.978	100.721	100.355
7.500	101.474	101.217	100.851
7.625	101.941	101.684	101.318

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.990	96.637	96.560	96.472
6.125	96.869	96.792	96.704
6.250	97.831	97.754	97.666
6.375	98.232	98.128	98.004
6.500	98.746	98.642	98.518
6.625	98.913	98.809	98.684
6.750	99.946	99.842	99.718
6.875	99.760	99.606	99.419
6.990	100.255	100.101	99.914
7.125	100.234	100.080	99.893
7.250	100.811	100.658	100.470
7.375	100.028	99.771	99.405
7.500	100.524	100.267	99.901
7.625	100.991	100.734	100.368

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.990	98.334	98.242	98.149
6.125	98.414	98.322	98.229
6.250	99.205	99.113	99.020
6.375	98.339	98.314	98.292
6.500	98.692	98.667	98.646
6.625	98.697	98.671	98.650
6.750	99.699	99.674	99.653
6.875	99.903	99.878	99.857
6.990	100.227	100.202	100.181
7.125	100.054	100.029	100.008
7.250	100.471	100.445	100.424
7.375	100.356	100.330	100.309
7.500	100.691	100.665	100.644
7.625	101.456	101.430	101.409

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.149	96.072	95.984
6.125	96.227	96.151	96.062
6.250	97.215	97.111	96.986
6.375	98.409	98.305	98.180
6.500	98.982	98.877	98.753
6.625	98.821	98.717	98.592
6.750	99.336	99.232	99.107
6.875	99.982	99.829	99.641
6.990	100.400	100.247	100.059
7.125	100.000	99.847	99.659
7.250	100.526	100.373	100.185
7.375	98.493	98.236	97.870
7.500	98.989	98.732	98.366
7.625	99.456	99.199	98.833

LLPAs

FHA FICO ≥700
0.500
FHA FICO 680-699
0.375
FHA FICO 660-679
0.375
FHA FICO 640-659
0.125
FHA FICO 620-639
-0.250

FICO 680-619
-1.000
FICO 680-599
-1.750
FICO 550-579
-3.250
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250

VA Loan Amount >\$950K
-0.375
Loan Amount <\$100,000
-0.500
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

VA FICO ≥700
0.375
VA FICO 680-699
0.250
VA FICO 660-679
0.250
VA FICO 640-659
0.000
VA FICO 620-639
-0.250

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.50
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.75



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective:

Thursday, October 15, 2026

Jumbo Peak Pricing

Jumbo Peak 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.384	96.290	96.103	95.915
6.250	96.539	96.846	96.658	96.471
6.375	97.478	97.364	97.197	97.009
6.500	98.530	97.936	97.749	97.561
6.625	98.540	98.446	98.258	98.071
6.750	98.955	98.861	98.674	98.486
6.875	99.358	99.264	99.076	98.889
7.000	99.632	99.539	99.351	99.164
7.125	99.798	99.704	99.516	99.329
7.250	99.928	99.834	99.647	99.459
7.375	100.066	99.973	99.785	99.598
7.500	100.207	100.113	99.926	99.738
7.625	100.347	100.254	100.066	99.879
7.750	100.474	100.380	100.193	100.005
7.875	100.575	100.482	100.294	100.107
8.000	100.656	100.562	100.374	100.187
8.125	100.714	100.621	100.433	100.246
8.250	100.773	100.680	100.492	100.305
8.375	100.832	100.739	100.551	100.364

Jumbo Peak 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.540	95.446	95.258	95.071
6.375	96.092	95.998	95.811	95.623
6.500	96.996	96.902	96.715	96.527
6.625	97.458	97.365	97.177	96.990
6.750	97.922	97.828	97.640	97.453
6.875	98.382	98.288	98.101	97.913
7.000	98.847	98.753	98.565	98.378
7.125	99.312	99.218	99.031	98.843
7.250	99.778	99.684	99.497	99.309
7.375	100.244	100.151	99.963	99.776
7.500	100.711	100.617	100.429	100.242
7.625	101.177	101.083	100.896	100.708
7.750	101.643	101.549	101.362	101.174
7.875	102.109	102.016	101.828	101.641
8.000	102.576	102.482	102.294	102.107

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB > 2mm		-0.250	-0.250	-0.250	-0.250	-0.250		
UPB > 2.5mm		-0.500	-0.500	-0.500	-0.500			
DTI > 45		-0.050	-0.050	-0.050	-0.250		-0.500	-0.500
DTI < 35		0.100	0.100	0.100	0.100	0.100	0.100	0.100

ARM Notes							
Margin:	2.75%	NC Floor Price		Maximum Net Price			
Floor:	2.75%	99.750		102.000			
Caps:	5/1/5					Must be Conditionally Approved to lock	
Index:	SOFR						

Jumbo Apex Pricing

Jumbo Apex 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.834	95.724	95.552	95.334
6.375	96.247	96.138	95.966	95.747
6.500	96.660	96.551	96.379	96.160
6.625	97.085	96.975	96.804	96.585
6.750	97.509	97.400	97.228	97.009
6.875	97.903	97.794	97.622	97.403
7.000	98.298	98.188	98.016	97.798
7.125	98.770	98.661	98.489	98.270
7.250	99.243	99.134	98.962	98.743
7.375	99.587	99.478	99.306	99.087
7.500	99.932	99.822	99.651	99.432

Jumbo Apex 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.834	95.724	95.552	95.334
6.375	96.247	96.138	95.966	95.747
6.500	96.660	96.551	96.379	96.160
6.625	97.085	96.975	96.804	96.585
6.750	97.509	97.400	97.228	97.009
6.875	97.903	97.794	97.622	97.403
7.000	98.298	98.188	98.016	97.798
7.125	98.770	98.661	98.489	98.270
7.250	99.243	99.134	98.962	98.743
7.375	99.587	99.478	99.306	99.087
7.500	99.932	99.822	99.651	99.432

Jumbo Apex 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.834	95.724	95.552	95.334
6.375	96.247	96.138	95.966	95.747
6.500	96.660	96.551	96.379	96.160
6.625	97.085	96.975	96.804	96.585
6.750	97.509	97.400	97.228	97.009
6.875	97.903	97.794	97.622	97.403
7.000	98.298	98.188	98.016	97.798
7.125	98.770	98.661	98.489	98.270
7.250	99.243	99.134	98.962	98.743
7.375	99.587	99.478	99.306	99.087
7.500	99.932	99.822	99.651	99.432

Jumbo Apex 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.675	93.566	93.394	93.175
5.625	94.157	94.048	93.876	93.657
5.750	94.639	94.530	94.358	94.139
5.875	94.984	94.875	94.703	94.484
6.000	95.330	95.220	95.048	94.830
6.125	95.651	95.542	95.370	95.151
6.250	95.973	95.864	95.692	95.473
6.375	96.284	96.174	96.002	95.784
6.500	96.594	96.485	96.313	96.094
6.625	96.959	96.850	96.678	96.459
6.750	97.324	97.215	97.043	96.824

Jumbo Apex 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.888	93.778	93.606	93.388
5.375	94.308	94.198	94.027	93.808
5.500	94.722	94.613	94.441	94.222
5.625	95.045	94.935	94.763	94.545
5.750	95.359	95.250	95.078	94.859
5.875	95.697	95.588	95.416	95.197
6.000	96.035	95.926	95.754	95.535
6.125	96.435	96.326	96.154	95.935
6.250	96.793	96.683	96.511	96.293
6.375	97.038	96.929	96.757	96.538
6.500	97.284	97.175	97.003	96.784
6.625	97.317	97.208	97.036	96.817
6.750	97.351	97.242	97.070	96.851
6.875	97.561	97.451	97.279	97.061
7.000	97.771	97.662	97.490	97.271

Loan Level Price Adjustments (LLPAs)

Fixed Rates		CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800		0.350	0.350	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050	N/A	N/A
FICO 760-779		0.350	0.300	0.250	0.200	0.050	N/A	N/A
FICO 740-759		0.300	0.250	0.200	0.100	0.000	N/A	N/A
FICO 720-739		0.200	0.200	0.100	-0.050	-0.450	N/A	N/A
FICO 700-719		0.000	-0.100	-0.300	-0.750	-1.200	N/A	N/A
FICO 680-699		-0.250	-0.350	-1.000	-1.800	-2.600	N/A	N/A
FICO 660-679		-0.750	-1.250	-1.750	-2.600	-3.500	N/A	N/A
ARMS		CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800		0.350	0.350	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050		
FICO 760-779		0.350	0.300	0.250	0.200	0.050		
FICO 740-759		0.300	0.250	0.200	0.100	0.000		
FICO 720-739		0.200	0.200	0.100	-0.050	-0.450		
FICO 700-719		0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699		-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679		-0.750	-1.250	-1.750	-2.600	-3.500		
Other Adjusters		CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase		0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi		0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi		-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home		0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner		-0.250	-0.250	-0.500				
Condo		0.000	0.000	0.000	-0.100	-0.200		
2 Units		0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units		0.000	-0.150	-0.250	-0.350	-0.500		
UPB > \$1.5MM		0.000	0.000	0.000	0.000	0.000		
Self Employed		0.000	0.000	0.000	0.000	-0.100		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Thursday, October 15, 2026

Jumbo Edge 30 Day Fixed Interest Only - (901EM-0)				
Rate	15 Day	30 Day	45 Day	60 Day
5.000	91.351	91.226	91.101	90.914
6.125	92.227	92.102	91.977	91.790
6.250	92.638	92.713	92.588	92.401
6.375	93.460	93.335	93.210	93.022
6.500	94.071	93.946	93.821	93.634
6.625	94.844	94.719	94.594	94.407
6.750	95.546	95.421	95.296	95.108
6.875	95.982	95.857	95.732	95.544
7.000	96.576	96.451	96.326	96.138
7.125	96.943	96.818	96.693	96.506
7.250	97.281	97.156	97.031	96.844
7.375	97.599	97.474	97.349	97.162
7.500	98.010	97.885	97.760	97.573
7.625	98.289	98.164	98.039	97.851
7.750	98.538	98.413	98.288	98.100
7.875	98.786	98.661	98.536	98.349
8.000	99.117	98.992	98.867	98.680
8.125	99.366	99.241	99.116	98.929
8.250	99.555	99.430	99.305	99.118
8.375	99.675	99.550	99.425	99.238
8.500	99.814	99.689	99.564	99.377
8.625	99.875	99.750	99.625	99.437

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RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Thursday, October 15, 2026

Jumbo Boost Pricing

Jumbo Boost 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.337	95.275	95.400
6.250	95.875	95.813	95.938
6.375	95.725	95.663	95.788
6.500	96.225	96.163	96.288
6.625	96.725	96.663	96.788
6.750	97.225	97.163	97.288
6.875	97.662	97.600	97.725
7.000	98.100	98.038	98.163
7.125	98.537	98.475	98.600
7.250	98.943	98.881	99.006
7.375	99.318	99.256	99.381
7.500	99.693	99.631	99.756
7.625	100.037	99.975	100.100
7.750	100.350	100.288	100.413
7.875	100.662	100.600	100.725
8.000	100.975	100.913	101.038
8.125	101.256	101.194	101.319
8.250	101.537	101.475	101.600
8.375	101.818	101.756	101.881

Jumbo Boost 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.337	95.275	95.400
6.250	95.875	95.813	95.938
6.375	95.725	95.663	95.788
6.500	96.225	96.163	96.288
6.625	96.725	96.663	96.788
6.750	97.225	97.163	97.288
6.875	97.662	97.600	97.725
7.000	98.100	98.038	98.163
7.125	98.537	98.475	98.600
7.250	98.943	98.881	99.006
7.375	99.318	99.256	99.381
7.500	99.693	99.631	99.756
7.625	100.037	99.975	100.100
7.750	100.350	100.288	100.413
7.875	100.662	100.600	100.725
8.000	100.975	100.913	101.038
8.125	101.256	101.194	101.319
8.250	101.537	101.475	101.600
8.375	101.818	101.756	101.881

Jumbo Boost 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.337	95.275	95.400
6.250	95.875	95.813	95.938
6.375	95.725	95.663	95.788
6.500	96.225	96.163	96.288
6.625	96.725	96.663	96.788
6.750	97.225	97.163	97.288
6.875	97.662	97.600	97.725
7.000	98.100	98.038	98.163
7.125	98.537	98.475	98.600
7.250	98.943	98.881	99.006
7.375	99.318	99.256	99.381
7.500	99.693	99.631	99.756
7.625	100.037	99.975	100.100
7.750	100.350	100.288	100.413
7.875	100.662	100.600	100.725
8.000	100.975	100.913	101.038
8.125	101.256	101.194	101.319
8.250	101.537	101.475	101.600
8.375	101.818	101.756	101.881

Jumbo Boost 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.587	95.525	95.650
6.250	96.125	96.063	96.188
6.375	95.975	95.913	96.038
6.500	96.475	96.413	96.538
6.625	96.975	96.913	97.038
6.750	97.475	97.413	97.538
6.875	97.912	97.850	97.975
7.000	98.350	98.288	98.413
7.125	98.787	98.725	98.850
7.250	99.193	99.131	99.256
7.375	99.568	99.506	99.631
7.500	99.943	99.881	100.006
7.625	100.287	100.225	100.350
7.750	100.600	100.538	100.663
7.875	100.912	100.850	100.975
8.000	101.225	101.163	101.288
8.125	101.506	101.444	101.569
8.250	101.787	101.725	101.850
8.375	102.068	102.006	102.131

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+		0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779		0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759		0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739		0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719		0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699		0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000		-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property		-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home		-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units		-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000